

SPOTLIGHT

NOVEMBER 2021

\$39M

**LIGHTNING
STRIKES
TWICE!**

STRIKE LIKE LIGHTNING



Steve Greer
Chief Executive Officer
American Income Life &
National Income Life Divisions

Thunder is good, thunder is impressive; but it is lightning that does the work. – Mark Twain

I'm sure I'm not alone in having a dog that is terrified of thunderstorms. Poor Sophie hides and shakes at the first rumble of thunder or flash of lightning. I'm equally as sure I'm not alone in trying to comfort her by reasoning away her fear, holding her, etc. It never works, but we keep trying.

Thunder is a sonic boom that comes from the rapid heating of the air around a lightning strike. Sonic booms can cause nearby objects to shake and rattle. But, other than maybe shaking your house and scaring your dog half to death, it's just noise.

In this business, we often meet people who can be compared to thunder. They make all kinds of noise, know all the latest buzz words, and talk a good game but when it comes right down to it, there's nothing behind it. They

talk the talk but don't follow through with the walk. In the end, thunder dies out.

Lightning, on the other hand, is the true force of nature. In a flash, a lightning bolt can put out 300 million volts at 50,000°F. That's a bit more juice than the 2,000-10,000 volt average of the electric fences we dared each other to touch when I was a kid. With power like that, it's amazing Ben Franklin lived through his little kite stunt.

The saying that lightning never strikes twice in the same place isn't true. For example, look at the Empire State Building. It's actually a lightning rod for the surrounding area and, according to the Building's official website, it is struck by lightning an average of 23 times each year. That's not surprising when you consider that the Empire State Building is taller than most of the buildings directly around it and lightning will almost always seek the highest point to strike.

The same can be said of high performers at AIL-NILICO. They are high-energy, white-hot, and they attract those around them. Their energy tends to ignite those who seek them out. They act as lightning rods and attract success again and again for themselves and others.

Know what else human lightning rods attract? Haters. For everyone who loves a hero and is attracted to their energy and success, some people make it their mission to try and

bring them down or discredit them. But it's just thunder... noise. Ask any of our most successful people and most will tell you they're grateful to their haters for making them want to be even better.

And speaking of lightning striking twice, you did it again! Thanks to your hard work and commitment, October was our second \$30-million month in Company history! What a perfect time to double down your efforts to finish this epic year.

Let's keep those power lines hot, bring a little thunder (just to remind everyone we're here), and set the stage to be ALL IN in 2022. 🚀



Photo courtesy of Dana Greer

SPOTLIGHT

ARC.AllLife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

NOVEMBER 2021

VOL. 54 NO. 11

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Thursday 12/23 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 12/29**. eApp business excluded from the 7 day hold should be uploaded by **Friday 12/31 before 4:30 p.m. CST** to count for **December** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$8,661,930

in total BONUSES were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 40-47**.

\$7,965,888

in total September RENEWALS were paid out in October to 5,669 total agents.

SPOTLIGHT DIGITAL is now on the web!
Spotlight.AILAgents.com
Username: AIL | Password: thrive2021!

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.



LOOK FOR ME!

ACROSS 3 LICENSE, 5 BLANK, 7 NETWORK, 12 CHILDSAFE, 13 RAPPORT, 14 DEBBIE, 15 CONVENTION, 17 LEGACY, 18 FISHING, 19 STAYS, 21 DIRECTORS, 22 PREMIUM, 24 MARCHMADNESS, 26 REINSTATEMENT, 29 PRTEAM, 31 CATEGORIES, 32 EAP, 34 ALLIUM, 36 COMMISSION, 38 MAKEITOMORROWBETTER, 39 WGB, 40 DOI, 41 REFERRAL, 42 LAPSES, 43 SUPPLEMENTAL, 44 LEADERSHIP, 45 BANKRAFT, 46 SUPERVISOR, 47 VIRTUAL, 48 FORCE, 49 ANNIVERSARIES, 50 PERSONALRECRUITING, 51 EXECUTIVECOUNCIL, 52 COACHABILITY, 53 CLAIM, 54 LIFETIME, 55 RENEWALS, 56 MENTOR, 57 ALP, 58 UNDERWRITING, 59 BENEFICIARY, 60 SPEED, 61 LARAMIE, 62 PATRIOTS, 63 RECRUIT

ANNIVERSARIES

39 YEARS OF SERVICE

Josh Chalom, SGA
Jim Surace, SGA

38 YEARS OF SERVICE

Cindy Furer, SGA
Amy Shui, AGT

35 YEARS OF SERVICE

Irene Rurycz, PR
34 YEARS OF SERVICE

Billy Sauers, PR
33 YEARS OF SERVICE

Erik Graham, AGT
30 YEARS OF SERVICE

Rona Pileggi Spano, PR
28 YEARS OF SERVICE

Robin Andrade, PR
Chris La Fond, RGA

27 YEARS OF SERVICE
Laurie Gruber, PR

22 YEARS OF SERVICE
Mark Gagliardi, PR

21 YEARS OF SERVICE
Arthur Westergren, AGT

20 YEARS OF SERVICE
JT Tasker, PR

18 YEARS OF SERVICE
Eric LaBossiere, AGT

16 YEARS OF SERVICE
Mike Sukhbaatar, AGT

Sabrina Lloyd, SGA

15 YEARS OF SERVICE

Katy Hogge, PR
14 YEARS OF SERVICE

Kevin Holtz, SGA
Karen Sessing, AGT

13 YEARS OF SERVICE
Amy Shui, AGT

Justin Adams, RGA
Dee Hettinger, PR

Lacy Martin, PR
Armando Aiello, MGA

Eddie Pourjalali, AGT
Bruce Viaje, RGA

12 YEARS OF SERVICE
Yemi Akinade, SGA

Derron Alexander, GA
Robert Nolan, AGT

Jose Rubio, AGT
Patrena Smith, PR

11 YEARS OF SERVICE
Brian Jerome, RGA

Marc Salvaggi, SGA
Michael Gerstein, MGA

Hakan Ozalpaskan, AGT
Hector Sartori, AGT

9 YEARS OF SERVICE
Jorge Alvarez, AGT

Christopher Botelho, RGA
Timothy Bugge, RGA

Nickoy Hylton, AGT
Zoltan Krecsko, MGA

Brett Maurice, AGT
Michael Musso, SGA

Michael Russo, RGA
Patricia Santamarina, SA

Brian Zuzick, SGA
8 YEARS OF SERVICE

Mickey Adkins, GA
Armando Aiello, MGA

Andrew Chambers, RGA
Andre LaRose, MGA

Alipate Makaui, MGA
Anna Midowicz, AGT

Laurekins Pardovani, GA
Michael Russin, RGA

Paul Smith, RGA
Constance Tuiteleleapaga, GA

7 YEARS OF SERVICE
William Barker, GA

Jesse Benwell, GA
Kaitlyn Brandt, RGA

Christopher Bungay, MGA
Elizabeth Garcia, AGT

Ryan Locke, AGT
Jesus Parra, RGA

Jeremy Rivers, SGA
James Sherwood, RGA

Felicia Steele, AGT

Sean Walsh, AGT
Hanbo Xu, SA

6 YEARS OF SERVICE
Hazem Aboueldahab, SA

Yihsin Huang, MGA
Ashley Johnston, MGA

Zachery Kertulis, MGA
Penelope King, AGT

Gladis Orozco, SA
Mayra Robles, RGA

Debra Small, AGT
5 YEARS OF SERVICE

Veronica Coval, RGA
John Curry, SA

Jonathan Da-Al, MGA
Janelle Dutra, SA

Tanner Duy, MGA
Hemerson Gonzalez, SGA

Anthony Greco, AGT
Stephen Jubray, AGT

Rackeem Miller, GA
Dylan Murphy, GA

Aaron Patt, GA
Elizah Smart, SA

Shane Valentine, GA
4 YEARS OF SERVICE

Keeland Bryant, GA
Cody Fink, AGT

Nakita Fortin, MGA
Walter Henderson, RGA

Darian Hester, AGT
Nicholas A Jones, AGT

Tahis Quintero Bonilla, RGA
Sonia Silva, AGT

Jose Venegas, GA
3 YEARS OF SERVICE

Brandon Atchley, SA
Mama Atetu, AGT

Kristopher Bour, AGT
Kevin Dimery, GA

Joshua Egyud, MGA
Shelby Elder, AGT

Karen Faagai, SA
Scott Galliford, SA

Jake Gelb, MGA
Johnny Gerges, SA

Arthur Gross, AGT
Robert Krawczyk, AGT

Christopher Larsen, MGA
Sunshine Overturf, AGT

Lawrence Smith, RGA
Jennifer Spalding, GA

Debbie-Ann Whitehorne, GA
2 YEARS OF SERVICE

Fabrice Agunbiade, AGT
Adel Al Choufi Naim, SGA

Marco Alvarado, AGT
Abdullah Badawi, SA

Alfred Broadway, RGA
Wesley Bromley, GA

Katherine Canducci, SA
Valentina Carmona, GA

Jacob Carter, AGT
Zi Chao Chen, MGA

Livingston Cooper, AGT
John Crespin, GA

Andre Crump, AGT
Kelli Dail, AGT

Thomas Dover, AGT
Courtney Edge, AGT

Zamyia Felton, GA
Esther Foster Sims, SA

Patricia Garcia De Mejia, SA
Jesse Garnier, GA

Kevin Gillum, GA
Kiana Gorden, SA

Jeslyn Gordon, AGT
Kevin Greenwood, SA

Grant Gustic, AGT
Mayra Gutierrez Rodriguez, SA

Adam Hanna, GA
Dylan Jackson, MGA

Carrie Johnson, AGT
George Jones, AGT

Laura Knopf, SA
Lindsay McClelland, PR

Ricardo Mirville, AGT
Ibrahim Mohamed, SA

William Murtha, SA
Pamela Oleary, SA

Antonio Ordonez, AGT
Anizabeth Parra Gonzalez, RGA

Joseph Pasche, GA
John Patzer, AGT

Ashley Pitts, MGA
George Ray, SA

Jinks Riddle, AGT
David Riggins, AGT

Jonathan Rock, MGA
Adianeza Rodriguez, MGA

Amalia Rodriguez De Nava, SA
Danisabel Rodriguez, MGA

Maria Romero Garcia, AGT
Paul Rumbuc, MGA

Roberto Samano Diaz, SA
Samantha Saunders, GA

Nakia Stevens, AGT
Steve St Pierre, SA

Derek Sutherlin, GA
Marissa Swartz, SA

Alioune Sy, SA
Deon Taisacan, GA

Sean Taylor, SA
Vivian Trinh, GA

Kyle VanBibber, GA
1 YEAR OF SERVICE

Abigeal Aboaba, AGT
Christina Ande, SA

Sophia Anderson, SA
Kelechi Anele, GA

Chad Applewhaite, AGT
Nathan Aquafresca, SA

Karolyn Aranzazo Duin, AGT
Nancy Arernas, AGT

Janet Arsenault, AGT
David Asbra, SA

Michele Asher, AGT
Michael Adler, AGT

Arnav Bali, AGT
Kimberly Balleza, SA

Isaiah Banks, SA
Kenneth Barker, MGA

Victoria Barnett, SA
Mitchell Benasher, AGT

Kelly Betancourt, SA
Tyson Bishop, AGT

William Booth, AGT
Daniel Bricker, SA

Denise Brokenborough, AGT
Barbara Brown, SA

Denise Buchholz, AGT
Nicolas Busch, GA

Andrea Caridad Perez, GA
Hannah Chou, AGT

Randon Collazo, AGT
Julian Committee, SA

David Coulter, SA
Stephanie Cram, AGT

Marilyn Crook, SA
Jenny Curiel, SA

Jacob Danzer, SA
Mason Daugherty, AGT

Michael Demaggio, SA
Valentina Diaz, SA

Lianmary Diaz Rodriguez, AGT
Roxana Duarte Castillo, SA

Hollie Eilers, AGT
Rachael Fleming, GA

Katrina Foley, SA
Cherod Gadson, AGT

Ashley Gamache, SA
Pancheeva Garcia, AGT

Haymon Gentry, SA
Stanley George, SA

Indiya Graves, SA
Alexander Gross, GA

Deana Hannah, AGT
Regina Harris, AGT

Tyler Hart, SA
Vicki Henderson, MGA

Marquise Henry, SA
Judith Hernandez, AGT

Leydi Hernandez Hidalgo, AGT
Margarita Hickman, SA

Joseph Hinderleider, SA
Debra Holden, AGT

Lisa Holden, AGT
Leilani Hunter, SA

Michael Hutchinson, GA
Kushtrim Jakupi, AGT

William Kimmey-Gonzalez, AGT
Dalton Kiperchuk, AGT

Jaymes Knox, SA
Adam Konyk, SA

Kayla Kuhn, AGT
Denise Kyrkos, SA

Susan Leavitt, AGT
Evan Lee, AGT

Sarah Lee, SA
Bridget Loose, AGT

Stephanie Lopez Zuniga, SA
Thomas Lytle, SA

Andres Maderer Rojas, AGT
Dakota Martin, AGT

Theryn Martin, AGT
Anna Martiradonna, AGT

Sadi Massamba, AGT
Epherata Molla, AGT

Jesse Moore, SA
Carlos Mora Atencio, AGT

Jack Morgan, SA
Kacey Morgan, SA

Damein Mork, SA
Muyatwa Mudenda, SA

Jacqueline Murphy, AGT
Yessenia Navarro, SA

Carter O'Brien, SA
Jeffery Oloyo, SA

Patrick O'Neal, AGT
Emmanuel Paragios, GA

Valentin Paraian, SA
Ryan Parrish, SA

Deanna Peart, SA
Sever Pena, SA

Wilfredo Perez, SA
Sharon Potter, AGT

Reem Rabi, GA
Aldo Ramirez Marinelli, SA

Alejandra Ramos, GA
John Riong, AGT

Karen Romero, AGT
Maribel Rueda, SA

Moise Sahakian, GA
Enri Sako, SA

Fariha Salman, AGT
Allison Saxton, SA

Johnna Scott, AGT
Michaelyn Segura, AGT

Michael Selke, AGT
Heath Sheridan, SA

Tara Shillito, AGT
Joshua Shoosmith, AGT

Linette Silverthorn, AGT
Macella Simpson, AGT

Kyle Sobota, AGT
Jamaal Spencer, AGT

Taryn Spooner, AGT
Danielle Swartzbaugh, SA

Samuel Sweet, SA
Caroline Szabo, SA

Christian Thomas, AGT
Darryl Thompson, AGT

Quintin Thompson, SA
Yania Tineo Soto, MGA

Christopher Tyson, AGT
Scott Urbanowicz, AGT

Hilary Uzcategui, AGT
Angel Valdez, AGT

Emily Viancourt, AGT
Shelly Watkins, SA

Nicholas Watts, SA
Steven Weber, SA

Leonard Westfall, AGT
Natori Wicker, AGT

Bailey Williams, SA
Ronda Williams, AGT

Charles Wills, AGT
Jessi Wood, SA

Camryn York, AGT
Dietra Young, AGT

Duglanny Zabala, SA

PROMOTIONS

STATE GENERAL AGENT

Rachel Brown
REGIONAL GENERAL AGENT
Darrell Asbell
Genna DeMetsenaere
Aaron Friedlander
Michelle Gould
Arif Hajro
Eno Iftiu
William Parmeter
Anizabeth Parra Gonzalez
Richard Phaturos
Jennifer Ragan
Brandon Schwed
Lawrence Smith
Timothy Welsh
Ryan Witham

MASTER GENERAL AGENT

Mark Aldamuy
Jason Ashline
Axel Carrasquel
Daniel Foore
Priscila Gonzalez
Sallie Haas
Mark Helton
Vicki Henderson
Lukess Joseph
Kevin Kennedy
Christopher Larsen
Maria Martinez
Stacy McCallum
Marcus Moody
Sean Owsley
Jimmy Quiffille

Philip Roffi
Yania Tineo Soto
Kellie Tucker
70% GENERAL AGENT

Michael Alexander
Jose Aranguren
Nolan Burke
Tyrese Holland
Jaclyn Lafferty
Daniel Levine
Rackeem Miller
67.5% GENERAL AGENT
Randy Alford
Adam Anderson
Leyda Ayala Zeno
Herlin Celicourt
Francis Centrone

Laura Chavez
Gareth Collins
Allisa Louis Crisostomo
Jose Cuellar
Pierse Demoney
Jenn Dezan
Ngoclan Do
Jhon Escauriza Contreras
James Evans
Carlos Falcon Barros
Bradley Fordyce
Koko Hunt
Michael Hutchinson
Ebou Jatta
Jordan Jones
Tachane Joseph
Ashley Kopchak

Kurt-James MacMillan
Sonya Martin
Jeffery May
Kathleen Mezik
Sancreisha Morgan
Ashley Mysza
Christian Navarro
Elijah Nobles
Angela Perez-Gomez
Genesis Rosario
Candice Seabrooks
Damon Shere
Vanvipha Sugai
Ileana Tineo
Victoria Vaxter
60% GENERAL AGENT

Anthony Salerno

65% SUPERVISING AGENT

Jose Abad
Adrian Atencio
Michael Carter
Christian Cox
Alexander Gomez
Andrea Guillen Castaneda
Alexander Holmes
Bliss Jacobs
Brittini Kwicdien
Nicolas Longo
Jose Manzo
Stephany Mejia
Devin Moore
Maria Papiologo
Daniela Rangel
Taylor Seele

Johan Tabares Gordillo
Mario Trejo
62.5% SUPERVISING AGENT

Assad Aboltef Akel
Ashley Acremant
Tiffany Arntzen
Parker Axe
Francis Barrientos
Joseph Bell Jr
Vincent Bernardi
Adam Birch
Alexandra Borges
Braden Buck
Robert Burns
Nicholas Caban
Sidney Capen
Allison Clark

Benjamin Cohen
Alexis Connell
Edwin Contreras Ojeda
Carter Crites
Ariane Davis
Dan Devries
David Dubay
Reagan Edwards
Austin Ewing
Sara Flanagan
Jordan Ford
Lawrence Forgie
Lisa Fortinberry
Amber Franklin
Brianna Frierson
Kathryn Garvey
Stanley George

Heather Graham
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Shundra Hampton
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Michelle Hennessey
Sean Henry
Caitlin Hill
Daniel Huslin
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Lamarcus Jackson
Steven Johnston
Elliott Kater
Kimberly Kazmark
Kortney Krystik
Monica Lee
Joshua Logan

Corrine Loken
Lindsay Luce
Ana Machado Rodriguez
Miguel Macias
Ryan Martin
Frank Massaro
Catrize McClindon
Kayla McIver
Vanessa Mendoza Pena
Connor Merriner
Elio Mertiri
Joseph Misleh
Fernando Molina
Vincenzo Montaggioni
Colmenarez
Kyle Mulzer
Brandon Neely

Jennifer O'Donnell
Trenton Osborne
Sabrina Partida
Edwin Perez
Hannah Phillips
Stacy Phillips
Diamond Price
Porshia Pruitt
Gary Rausa-Augustin
Chandler Reed
Tina Rheäume
Mariennys Rico
Chaneece Romero
John Roque
Michael Santos
Ana Severny De Osorio
Jonathan Siregar

Judy Sowers
James Stangland
Kaylee Steinkuehler
Jennifer Stephens
Chad Storozuk
Evanson Telisme
Rose Carmele Thelusma
Jose Tigrera Perozo
Marcos Villalobos Morales
Marisol Villota
Noah Wasmuth
Kayona Witter
Carson Yakish
Augusta Zablotty
52.5% SUPERVISING AGENT

Mamadou Barry
Caroline Mora



Rachel Brown
Georgia

Rachel graduated from Mercer University with an MS in Clinical Mental Health. She joined AIL in 2016 after seeing the success a friend had achieved. "All I knew was that I was a hard worker and that this company paid you based on results. That was extremely desirable to me," she says. Rachel always aspired to be an SGA, she just wasn't sure when. Once she realized she already had the necessary skills, she was ALL IN. She points to the mentorship she has received as "hands down" being the most rewarding aspect of her AIL career.

Dear Future SGA,

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

OPPORTUNITY
UNLIMITED

SGA Career Track

***\$500k–\$3.5M+**
Unlimited Annual Earnings Potential

LEVEL 1: QUALIFY

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least \$350,000 of 1st Six Mo. Agent production (Last 12 Months)

LEVEL 2: INTERVIEW

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

LEVEL 3: FOLLOW UP

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

LEVEL 4: GET AN OFFER

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

*The earnings potential is typical but not guaranteed. Actual amounts can vary based on individuals results.



THE UNION DIFFERENCE



Susan Fuldauer
Division Vice President
Public Relations

How many times have you heard: "American Income Life is one of the best-kept secrets in the industry"? Well, we need to bust that myth and speak to our truth. There's nothing secret about it! Take a look at our agency stats; daily, weekly, month over month, quarter over quarter, and year over year. We are an amazing company with a fantastic history and a great story to tell. We pay our claims on average in 4.5 days! What other company do you know of that does that? The truth is that we go All In with our support for working families..

So, what makes us so different from almost every other insurance company? One word: *U-N-I-O-N*.

The Union difference puts us in a space unlike all others. It's the Union difference that makes us "insiders" when it comes to working families. It's the union difference that sets us apart in who we are both philosophically and in our everyday engagement with real workers. It's the privilege of being wall-to-wall union and having the opportunity to work directly with union members and their families that creates a huge sense of accountability for that privilege.

What is the Union difference? First, it means that Home Office employees and independent contractors (agent and public relations) are covered by a union contract. These contracts represent democracy in the workplace through contractual language agreements bargained in good faith between the company and unions representing the workforce. It is how we honor the work being done.

We are the corporate role model for what collective bargaining should look like. And, it is a process, but one that is honored, with outcomes that both the company and union representatives mutually agreed upon. In the US this year alone, there have been some 100,000 workers out on strike. There were so many strikes in October, it was called Strike-tober. With many strikes continuing and new ones beginning, November has been named Strike-ember. As various corporate/ union negotiations are taking place, more strikes continue including most notably John Deere Company (UAW), Kellogg (BCTGM), Warrior Met Mine (UMWA) to name just a few of the 178 strikes in 2021.

AIL/NILICO stands alone in the corporate world with our support for the workers on strike. It's about workers finding their voice and demanding recognition and reward for their work. Our philosophy and relationship with workers is a little different. Our CEO, Steve Greer, sends letters to these corporate CEOs working against their workforce, asking them to instead honor the workers and bargain in good faith. That's the Union difference. Time and time again,

our PR team members and agency partners have stood on picket lines with the workers, often bringing food and water to show our support. Again, it's the Union difference and we embrace it.

Being wall-to-wall union allows us to engage with labor in ways other companies can't. We can't underestimate the uniqueness of having 50+ esteemed labor leaders on our Labor Advisory Board. Nor can we overestimate our ability to navigate worker issues, standing on the side of workers, even taking the lead in worker power legislation, such as the PRO Act in the U.S. Recently, AFL-CIO President Liz Shuler sent a message to every state, regional, and local labor federation and council acknowledging AIL's leadership with the PRO Act legislation and asking the federations and councils to assist in the work we are doing. Again, it's the Union difference... our truth.

Our feet on the ground, helping labor and working families is making a difference. The Union difference is the soul of our company. It is the essence of our past, present and future. It's our identity and is what makes us uniquely qualified to help protect working families. Whether you visit (in-person or virtually) with a union member frequently or once in a while, it is our story and our commitments to working families and to creating thriving communities, through support for unionism and worker power that uniquely brands us.

We are UNION. We proudly support UNION. We are the Union Difference.

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Edgar Velasquez Romero	4	Richardson Latino Division	Ashley Kopchak	3	S-S-Parks-Salvaggi	Luis Barbaresco Garcia	2	Richardson Latino Division
Agnieszka Kusper	4	Sabrina Lloyd	Kimberly Ramirez	2	AO	Johan Tabares Gordillo	2	Richardson Latino Division
Kristel Paredes Garcia	3	Capozucca-H-W	Cody Walter	2	Simon Arias	Arianna Hobson	2	Ernest Powell
Willie Hobbs	3	Zach Hart	Belinda Polite	2	Mark Beckford	Ronald Rodriguez Garcia	2	Jesus Romero
Snoor Qaradaghi	3	Zach Hart	Kevin Valentin Ross	2	Hemerson Gonzalez	Luis Sanchez Alvarez	2	Jesus Romero
Jennie Hayes	3	Ernest Powell	Jacob Labree	2	Brett Gryska	Brendan Matcham	2	S-S-Bendure-Hartwig
Gabriela Perez	3	Jesus Romero	Valentina Fernandez Alvarez	2	Fort Worth Latino Division	Asante Jackson	2	S-S-Parks-Salvaggi

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ashley Clarke	9	Ernest Powell	Philip Roffi	4	Cindy Furer	Duane Shaw	3	Sabrina Lloyd
Helgi Bistochoett Navarro	8	Richardson Latino Division	Jeffrey Hudson	4	Zach Hart	Rafael Medina	3	Pappas-Romero
Elias Boles	7	Brett Gryska	Ian Rouleau	4	Zach Hart	Victoria Lewis	3	Ernest Powell
Patrycja Grudzinska	7	Sabrina Lloyd	Angel Caridad	4	Fort Worth Latino Division	Maria Elisa Moros Ojeda	3	Jesus Romero
Melissa Sidoti	6	AO	Jorge Caridad	4	Fort Worth Latino Division	Carmen Pena Guedez	3	Jesus Romero
Zach Otto	6	Sabrina Lloyd	Tahis Quintero Bonilla	4	Jesus Romero	Jean Romero Capote	3	Jesus Romero
Kamal Tayyib	5	Andrew McQuade	Trevor Albritton	3	Richard Correa	Beau Minnick	3	S-S-Bendure-Hartwig
Andrew Bishop	4	AO	Anthony Marsella	3	Laura Fisher	Cara DeFiore	3	S-S-Parks-Salvaggi
Maria Martinez	4	Capozucca-H-W	Nairobi Contreras	3	Hemerson Gonzalez	Eric Thompson	3	S-S-Parks-Salvaggi
Stella Roznovan	4	Cohen-Velasquez	Giovanni Diduro	3	Brett Gryska	Vincent Massari	3	Tommy Vena
Chilynn Acevedo	4	Fisher-Zuzick	Axel Carrasquel	3	Fort Worth Latino Division	Taulant Bane	3	Dustin Venekamp

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Kimbria Bracey	9	Ernest Powell	Andrew Elledge	2	AO	Alexandra Jaeger	2	Sabrina Lloyd
Katie Stahulak	6	Sabrina Lloyd	Minh Phung	2	AO	Danny Souri	2	Sabrina Lloyd
Taj Tumber	4	AO	Jalen Holmes	2	Simon Arias	Tiffany Bertao	2	Andrew McQuade
Gianni Toma	4	Zach Hart	Rodney Taylor	2	Mark Beckford	Stephanie Prince Leon	2	Pappas-Romero
Shiv Patel	4	Sabrina Lloyd	Thomas Huynh	2	Cohen-Velasquez	Jonathan Collins	2	Ernest Powell
Evelyn Romero	4	Jesus Romero	Stuart Guthrie	2	Richard Correa	Quanesha Mack	2	Ernest Powell
Derek Johnson	3	Cohen-Velasquez	Erin King	2	Laura Fisher	Tevin Overton	2	Philip Prata
Joseph Pizzoferrato	3	Cindy Furer	Genesis Rosario	2	Fisher-Zuzick	Rebecca Patterson	2	Philip Prata
Havis Alvarado	3	Hemerson Gonzalez	Imani Banks	2	Giglione-Ackerman	Luis Guzman Millan	2	Jesus Romero
Tammy Gawron	3	Brett Gryska	Yeraldi Vila Gonzalez	2	Hemerson Gonzalez	Kurt-James MacMillan	2	Satti-Kanaan
Andrea Caridad Perez	3	Fort Worth Latino Division	Stephanie Burghardt	2	Brett Gryska	Tyler Teague	2	S-S-Bendure-Hartwig
Mario Chavez	3	Andrew McQuade	Jhon Escariza Contreras	2	Fort Worth Latino Division	Raiq Hussain	2	Tommy Vena
Steven Counts	3	S-S-Parks-Salvaggi	Jose Aranguren	2	Richardson Latino Division	Ervin Metaj	2	Dustin Venekamp
John Crespin	2	AO	Ayana Hill	2	Sabrina Lloyd	Rossana Carruyo Parra	2	Josh West

RGAs

NAME	#	SGA
Robert Janev	17	Sabrina Lloyd

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

- SA & GA** – at least two new associates during the month
- MGA** – at least three new associates during the month
- RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY

RECRUITING PROGRAM



TOP RECRUITING AGENTS** OCTOBER

TOTAL LEGACY RECRUITERS: 311

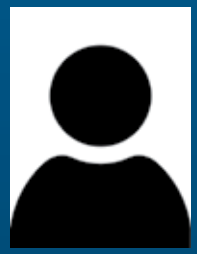
TOTAL LEGACY RECRUITS: 390



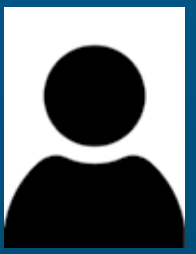
Astrid Castrillon
7 Recruits
Hemerson Gonzalez



Kimbria Bracey
6 Recruits
Ernest Powell



Rosemary Gomez Castillo
5 Recruits
Richardson Latino Division



Perduar Pernia Valero
5 Recruits
Fort Worth Latino Division



Kendall Wilson
4 Recruits
Sabrina Lloyd

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	7	Susana Al Choufi Naim	2	Draey Fogg	2	Mia Mitchell	2	Evelyn Romero	2	Astrid Castrillon	7	Kimbria Bracey	6	Rosemary Gomez Castillo	5
Kimbria Bracey	6	Amy Baird	2	Jack Fricker	2	Fernando Molina	2	Steffanie Sainato	2	Kimbria Bracey	6	Andrew Brown	2	Perduar Pernia Valero	5
Rosemary Gomez Castillo	5	Timothy Bugge	2	Jason Gibson	2	Aimee Olson	2	George Shafiek	2	Rosemary Gomez Castillo	5	David Carpenter	2	Kendall Wilson	4
Perduar Pernia Valero	5	Andrea Guillen Castaneda	2	Giorgi Gogidze	2	Romal Omid	2	Drake Smith	2	Perduar Pernia Valero	5	Montana Hanson	2	Darrell Asbell	3
Kendall Wilson	4	Sierra Hartwig	2	Peter Padro	2	Flor Tapia	2	Adam Wheeler	2	Kendall Wilson	4	Sierra Hartwig	2	Tiffany Babin-Washington	3
Darrell Asbell	3	Lamarcus Jackson	2	Taylor Peguese	2	Marcos Villalobos Morales	2			Darrell Asbell	3	Tommy Conard	2	Tiffany Babin-Washington	3
Tiffany Babin-Washington	3	Spencer Kozej	2	Daniel Ramirez	2	Keyonta Rawls	2			Tiffany Babin-Washington	3	Mariennys Rico	2	Alexander Gross	3
Alexander Gross	3	Mariah Luquin Botello	2	Alejandra Ramos	2	Philip Roffi	2			Alexander Gross	3	Evan Epstein	2	Marshall Habba	3
Marshall Habba	3	Kalie Mendrek	2	Camila Rojas Ascanio	2					Marshall Habba	3	Xavier Evans	2	Joshua Reyes	3
Joshua Reyes	3	Ervin Metaj	2							Joshua Reyes	3	Kylie Evanshen	2	Jessica Santamarina	3
Jessica Santamarina	3									Jessica Santamarina	3	Shawn Feistamel	2	Kacie Schwartzfigure	3
Kacie Schwartzfigure	3									Kacie Schwartzfigure	3				

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 2,185

TOTAL LEGACY RECRUITS: 4,024

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	69	Arthur Thomas	10	London Burnett	7	Jay Maska	7	Fernando Coiran	6	Astrid Castrillon	69	Ryan Fickert	21	Kimbria Bracey	9
Ryan Fickert	21	Kimbria Bracey	9	Travis Carpenter	7	Mac Massengill	7	Tommy Conard	6	Ryan Fickert	21	Gregory Rudolph	20	Alexis De Santi	9
Gregory Rudolph	20	Alexis De Santi	9	Katherine Cogollo	7	Michael McKiernan	7	Hollie Ellers	6	Gregory Rudolph	20	Adam Wheeler	20	Matthew Conrad	7
Adam Wheeler	20	Matthew Conrad	7	Maria Montoya	7	Julian Navalta	7	Derek Foore	6	Adam Wheeler	20	Christina Shanno Baldwin	16	Ethan Cooper	7
Christina Shanno Baldwin	16	Ethan Cooper	7	David Ramirez-Benitez	7	Paul Kelly	6	Yelineth Godoy Latuff	6	Christina Shanno Baldwin	16	Jessica Santamarina	15	Bethany Evans	7
Jessica Santamarina	15	Bethany Evans	7	Elijah Findley	7	Melissa Sidoti	7	Mitchell Jeremiah	6	Jessica Santamarina	15	Nicholas Chuma	14	Drake Smith	7
Nicholas Chuma	14	Drake Smith	7	Melissa Sidoti	7	Kendall Wilson	7	Paul Kelly	6	Nicholas Chuma	14	Alma Lozano	14	Kendall Wilson	7
Alma Lozano	14	Kendall Wilson	7	Kendall Wilson	7	Chilynn Acevedo	6	Cody Langston	6	Alma Lozano	14	David Carpenter	13	Jenna Grula	7
David Carpenter	13	Jenna Grula	7	Chilynn Acevedo	6	Judith Lopez	6	Judith Lopez	6	David Carpenter	13	Carmen Pena Guedez	12	Sierra Hartwig	7
Carmen Pena Guedez	12	Sierra Hartwig	7	Havis Alvarado	6	Daniel Ramirez	6	Daniel Ramirez	6	Carmen Pena Guedez	12	Jhon Escauriza Contreras	11	Daryl Graham	8
Jhon Escauriza Contreras	11	Daryl Graham	8	Mark Bernsdorff	6	Joshua Reyes	6	Joshua Reyes	6	Jhon Escauriza Contreras	11	Mario Hajro	11	Alexander Gross	7
Mario Hajro	11	Alexander Gross	7	Omar Billy	6	Rita Rider	6	Rita Rider	6	Mario Hajro	11	Taulant Bane	10	Jenna Grula	7
Taulant Bane	10	Jenna Grula	7	Javier Castillo	6	Melinda Skinner	6	Melinda Skinner	6	Taulant Bane	10	Morgan Luptak	10	Sierra Hartwig	7
Morgan Luptak	10	Sierra Hartwig	7	Javier Castillo	6	Michelle Speciale	6	Michelle Speciale	6	Morgan Luptak	10	Beau Minnick	10	Maria Hernandez	7
Beau Minnick	10	Maria Hernandez	7	Javier Castillo	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6	Beau Minnick	10			Johnny Ly	7
		Johnny Ly	7	Javier Castillo	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6						

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Sherrie McCarty
Dustin Venekamp
25 Recruits
PLATINUM



Erin Egyud
Simon Arias
15 Recruits
GOLD



Nicholas Chuma
S-S-Bendure-Hartwig
10 Recruits
SILVER



Jillian Getz
AO
10 Recruits
SILVER



Sean Gillespie
Tiffany Wagner
10 Recruits
SILVER



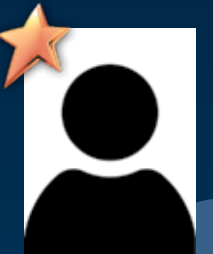
Eno Iftiu
AO
10 Recruits
SILVER



Linda Marquez
Dustin Venekamp
10 Recruits
SILVER



Minh Phung
AO
10 Recruits
SILVER



Rosemary Gomez Castillo
Richardson Latino Division
8 Recruits
BRONZE



Kimbria Bracey
Ernest Powell
6 Recruits
BRONZE



Eric Hansen
Tiffany Wagner
6 Recruits
BRONZE



Darrell Asbell
AO
5 Recruits
BRONZE



Sierra Hartwig
S-S-Bendure-Hartwig
5 Recruits
BRONZE



Lubraska Iguaro
Jesus Romero
5 Recruits
BRONZE



Jennifer Jantzen
AO
5 Recruits
BRONZE



Eric Morris
Tiffany Wagner
5 Recruits
BRONZE



Peter Padro
Richard Correa
5 Recruits
BRONZE



George Shafiek
Zach Hart
5 Recruits
BRONZE



Morgan Tranquist
Andre McCallum
5 Recruits
BRONZE

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

Make Tomorrow Better

AIL-NILICO Exceeds Donation Goal

\$107,765 Raised for Waco Habitat for Humanity

Give us a goal and we'll crush it every time! Our goal was to raise \$95,000 to sponsor the Waco Habitat home of the Muñoz family. Fast forward to the SGA meeting in October and that goal bit the dust, as we posted a final total of \$107,765!

We learned from Waco Habitat Executive Director John Alexander that the Muñoz home is not the only Habitat home on Payne Street — there are a total of eight homes in various stages of construction. The extra money we raised will be used to purchase gift cards for the Muñoz family and all their neighbors!

Thank you to everyone who donated and/or has participated in the build so far.



November 6, 2021 Waco Habitat work crew. Back row: Andrew Wayland, Melissa Guest, Michael Laramie, Trisha Laramie, Brady Laramie, Daniel Acton. Front: Sandra Muñoz, Jennifer Hadley, Waco Habitat Executive Director John Alexander.



November 13, 2021 Waco Habitat work crew. Back row: Rob Gray, Zach Locuson, Jason Beckman. Front: Abby Salazar, Soyla Salazar, Bianca Diaz, Diana Crosby.

2022 Calendar*

Will 2022 be the year when you decide to go ALL IN on the leadership track? If so, talk to your SGA and check out the opportunities listed.

*Dates subject to change.

101 The Fundamentals of Agency Building

Recruiting, training, agency building, and growth

Sessions A and B cover different subject material. You must take both an A and a B session to qualify for 201. All 2022 101 sessions are virtual.

- A January 18–19
- B February 15–16
- A April 19–20
- B May 17–18
- A August 9–10
- B September 13–14
- A November 15–16
- B December 6–7

201 Building for Ownership

Recruiting, coaching, agency building, and growth

- January 24–25
- May 16–17
- August 15–16
- November 7–8

301 Top Gun

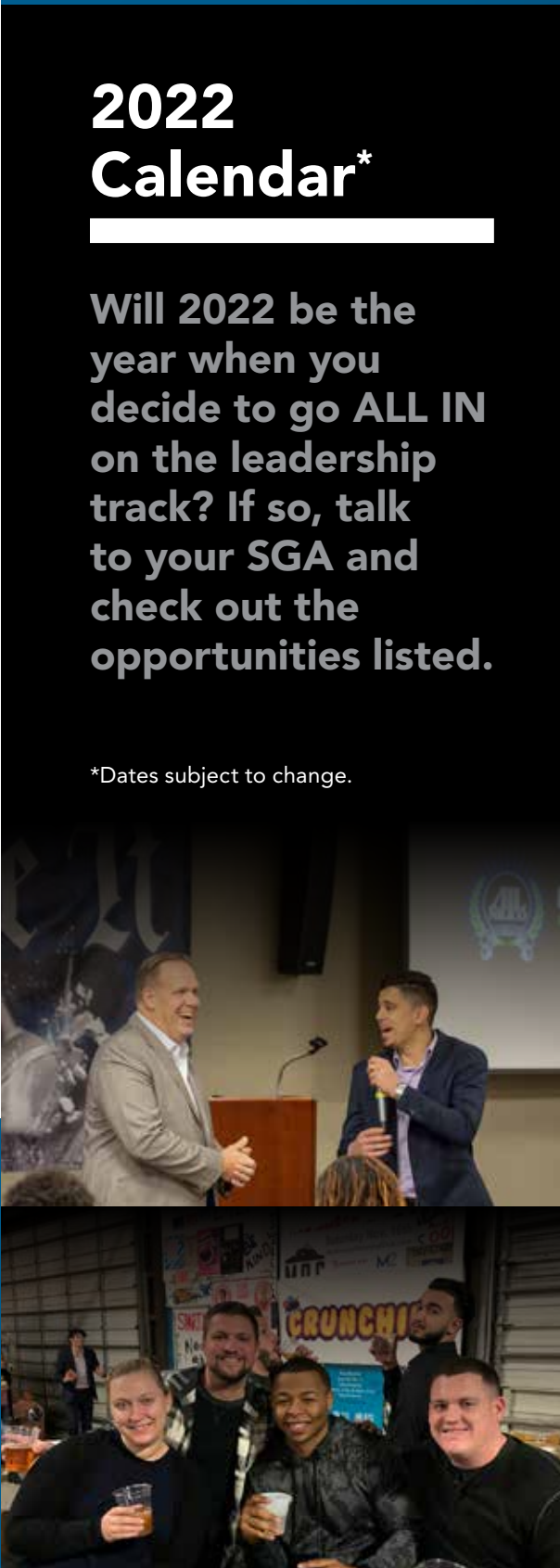
Learn skills to build a team that is prepared for growth

- January 26–27
- May 24–25
- November 9–10

401 Results-Driven Leadership

Focus on recruiting system, time management, and more

- September 7–8



YOU are invited to help build the Muñoz home!

The build takes place on a total of 13 Saturdays, and **anyone** can volunteer! Email Kevin Donaldson KDonaldson@AILife.com for details.

The **BUSINESS** **ATHLETE**



By **Michelle Olivo**
MGA, Giglione-Ackerman

ROGER BANNISTER: *The Limit Does Not Exist*

How many times have you excitedly shared your dreams and goals with someone, only for them to tell you, **"THAT'S TOO HARD,"** or **"IT'S IMPOSSIBLE,"** then list off all the reasons why it won't happen. Time and time again, when someone sets out to accomplish a feat that has never been done before, limits are constantly brought forth. Whether it is in athletics, business, academia, or any other facet of life, this pattern seems to hold true. So how is it that new records continue to emerge if so many limitations exist? The reality is, **THE LIMIT DOES NOT EXIST.**

In 1945, the fastest mile was four minutes and one second. This track and field record was untouchable for many years and despite numerous attempts to surpass it, all failed. Elite runners who were training all over the world were told that the human body could not perform at the level to finish a mile in under four minutes. It was concluded in research journals that not only was this physiologically and physically

impossible but there was also a potential risk for loss of life. Then, one of the greatest athletes of the past century, Roger Bannister, **CHANGED THE GAME FOREVER.**

On May 6, 1954 Bannister surpassed the world's expectations and finished the mile in three minutes and 59.4 seconds. As he crossed the finish line on his fourth lap, the announcer gave his official time leading with "three minutes," and the crowd cheered so loudly that he could not even hear what his final time was. Bannister had just broken a long-standing record that was not only untouched for decades but proved science and all those who told him it was humanly impossible, wrong. Did all these limitations affect or hinder Bannister throughout his journey? **ABSOLUTELY NOT.**

At the time Bannister accomplished one of the greatest victories of his life, he was a full-time medical student who was training only three times a week. Extremely busy with his rigorous schoolwork, Bannister's training was

only thirty minutes each session. Constantly criticized for his unconventional training regimen and his "lone wolf approach," he was **FIGHTING THE ODDS.** Amidst the media frenzy, and the constant pressure, Bannister approached his target with his strongest asset – his mindset. This is what made Bannister spectacular, that he was not afraid to be an outlier. **HE BELIEVED IN HIMSELF,** in his clear and precise goal, and his vision above all else.

Bannister had an unwavering belief and conviction that he was going to break down this barrier. Instead of putting his energy into why this record has seemed impossible to break, he funneled it into **EVERY REASON WHY HE COULD.** His vision was so clear, he had the details down to the time he would beat the existing record with. Bannister would write the time "3:58" on his shoe and he would continuously envision himself crossing the finish line and hearing the crowd cheer as he **ACHIEVED THE IMPOSSIBLE.**

ROGER BANNISTER | WORLD RECORD BREAKER FOR FASTEST MILE: 3:59.4 | MAY 6, 1954

“ THE MAN WHO CAN DRIVE HIMSELF FURTHER ONCE THE EFFORT GETS PAINFUL IS THE MAN WHO WILL WIN. — ROGER BANNISTER

When Bannister broke the mark, it opened the floodgates for other athletes to do the same. Once they saw it could be done, **THEY BELIEVED THEY COULD DO IT TOO.** Less than two months later, John Landy one of Bannister's rivals, broke his freshly set record. Shortly after, less than a year later, three more runners beat the record all in the same race. What had happened? Was there a sudden change in how athletes were running or a new discovery? Did they become stronger and faster over this short time? The answer is no.

The reality was that Bannister's accomplishments allowed other competitors to also **BELIEVE IN THEMSELVES.** The goal suddenly became real, attainable, and if he could do it, why couldn't someone else? The effect Bannister had on future aspiring inventors, athletes, and entrepreneurs was immense. As a true leader, Bannister exemplified what it takes to break new ground, to dream big, regardless of the existing limits. The only limits that exist are those that we **IMPOSE ON OURSELVES.** Bannister proved that with a clear goal and vision, discipline and hard work, you can achieve feats you never have before.

Like a true business athlete, Bannister's triumphs didn't end with his one record-breaking mile run. He went on to break his own record one more time, become a Doctor of Neurology, a loving husband, and father to four children, and make impactful contributions to medicine. Roger Bannister's success on and off the track influenced millions of people and **HIS LEGACY WILL LIVE ON FOREVER. ☺**



Biggest sports event was the "Miracle Mile" at Vancouver, B. C., in August. England's Roger Bannister (left) ran a mile in 3 min. 58.8 sec., beating John Landy, Australia, who did 3:59.6.

“ JUST BECAUSE THEY SAY IT'S IMPOSSIBLE DOESN'T MEAN YOU CAN'T DO IT. — ROGER BANNISTER

TAKE TIME BE FUN!

Your *Spotlight* team invites you to test your knowledge and your resourcefulness while you have fun solving this themed AIL-NILICO themed crossword. No cheating but if you're stumped, the answers can be found at the bottom of the News page (pg 3).

ACROSS

- 3 ticket to sell
- 5 sign of a dismal sales day
- 7 the 'N' in WIN
- 12 popular no-cost offer
- 13 essential for presentation success
- 14 her advice is never a gamble
- 15 best fun all year
- 17 award for promotions
- 18 CEO Steve's favorite pastime
- 19 "The business that ____ is the business that pays."
- 21 Home Office field helpers
- 22 recurring client bill
- 24 annual start of spring contest
- 26 policy CPR
- 29 group that paves the way for sales
- 31 how our offices are classified
- 32 The Dom's rank
- 34 2022 company theme
- 36 merit-based income
- 38 the Globe Life slogan
- 39 best bonus ever
- 40 state regulators
- 41 most successful lead type
- 42 policies gone cold
- 43 what our health policies are

DOWN

- 1 career track aspiration
- 2 autopay for customers
- 4 rookie manager
- 6 new wave presentation
- 8 on the books
- 9 the 'A' in A&P Report
- 10 a key to agency and company growth
- 11 elite agency owner group
- 12 a top trait linked to success
- 16 policy payout
- 20 long-term residual income
- 23 wise, guiding hand
- 25 one aspect of income calculation
- 27 policy construction department
- 28 Globe Life ad campaign, "Who's your ____?"
- 30 Bo feels the need
- 33 Meshulam's successor
- 35 President Dave's gridiron faves
- 37 candidate for sales position



VIBRA LATINA

¿Un rayo cae dos veces en el mismo lugar?

Por **Diego Arango**
Director de Ventas / Sales Director



HAY PERSONAS QUE DICEN QUE LA ELECTRICIDAD NO ES MÁS que rayos fluyendo en una forma organizada. Otros dicen que un rayo nunca cae en el mismo lugar dos veces. En nuestra industria, usualmente usamos esta analogía para describir una idea brillante que cambió la forma en la que trabajamos para cumplir nuestros objetivos.

A medida que nos esforzamos por alcanzar metas más altas, mejoramos las probabilidades de que un rayo vuelva a caer. Analice su mejor día de trabajo, su mejor semana, su mejor mes e intente volver a conseguirlo. Recuerde que es más probable que un rayo caiga en los lugares más altos. ☘

Un rayo puede caer en el mismo lugar no solo dos sino varias veces, especialmente en los lugares más altos. Un ejemplo perfecto es lograr una producción récord de \$30 millones en un mes. Estoy muy orgulloso de ser parte de este gran logro.

LOS RAYOS TAMBIÉN CAEN DOS VECES EN AIL-NILICO CUANDO:

- Reclutamos el mayor número en nuestras oficinas mes a mes
- Visitamos a un asegurado existente que nos permite servirle nuevamente
- Los reclutas personales se duplican y promueven el crecimiento
- Promovemos el talento y desarrollamos nuevos líderes



Vemos una tremenda oportunidad en el mercado Latino. AIL-NILICO busca MGAs y GAs Latinos que deseen seguir la carrera profesional de SGA. **Si usted está interesado, hable con su SGA, después envíe un correo electrónico a futuresga@AILife.com**

We see tremendous opportunity in the Latino market. AIL-NILICO is looking for Latino MGAs and GAs wanting to pursue the SGA Career track. **If you are interested, speak to your SGA, then send an email to futuresga@AILife.com**

Does Lightning Strike Twice in the Same Place?

SOME PEOPLE SAY ELECTRICITY IS NOTHING MORE THAN lightning flowing in an organized way. Others say lightning never strikes the same place twice. In our industry, we usually use this analogy to describe a brilliant idea that changes the way we work towards our objectives.

Lightning can strike in the same place not just twice but multiple times, especially in the highest places. A perfect example is achieving a record \$30 million production in a month. I am so proud to be part of this great achievement.

As we strive for higher goals, we better the chances for lightning to strike again. Analyze your best day at work, your best week, your best month, and try to achieve it again. Remember that lightning is more likely to strike twice in high places. ☘

LIGHTNING ALSO STRIKES TWICE AT AIL-NILICO WHEN:

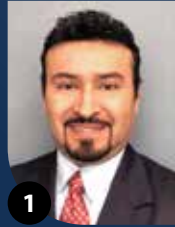
- We recruit the largest number in our offices month over month
- We visit an existing policy owner who allows us to be of service again
- Personal recruits duplicate themselves and promote the growth
- We promote talent and develop new leaders



"Esto para mí es un gran logro y quería compartir mi felicidad. Empecé con AIL como madre soltera hace 8 años y ahora soy parte del Million Dollar Club; un logro que no tomo a la ligera. Vine a este país cuando tenía 18 años y he tenido una buena cantidad de altibajos. Tuve que aprender el idioma, estudiar la universidad estando embarazada y también criar a mis hijos, pero seguí avanzando. AIL realmente cambió mi vida y la de mis hijos. Sé que hay MUCHAS mujeres en nuestra empresa mucho mejores que yo en este negocio, pero siento que lo que logré es valioso. Una inmigrante mexicana, sin hablar inglés, generación cero, madre soltera de 4 hijos sin pareja para vigilar el fuerte mientras yo estaba en el campo en esos largos días y noches... sin embargo... llegué bastante lejos". — **Alma Gonzalez**

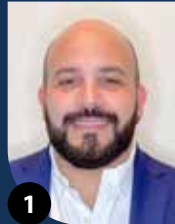
"This for me is a great accomplishment and I wanted to share my happiness. I started with AIL as a single mom 8 years ago and now I am part of the Million Dollar Club; an achievement I do not take lightly. I came to this country when I was 18 and have had my fair share of ups and downs. Had to learn the language, put myself through college while pregnant and raising kids but I kept pushing. AIL indeed changed mine and my children's lives. I know there are PLENTY of women in our company way better than me at this business but I do feel what I accomplished is of value. A Female Mexican immigrant, no English, zero generation, single mother of 4 with no significant other to watch the fort while I was in the field on those long days and nights...yet...I made it quite far." — **Alma Gonzalez**

VETERAN PRODUCER



1
GERARDO GONZALEZ
HOUSTON, TX

SA



1
EDGAR VELASQUEZ ROMERO
RICHARDSON, TX

VETERAN MGA



1
ASTRID CASTRILLON
DALLAS, TX

ROOKIE PRODUCER



1
CARLOS JAIMES ACOSTA
RICHARDSON, TX

GA



1
EVELYN ROMERO
HOUSTON, TX

RGA



1
ALEXIS NARANJO
HOUSTON, TX

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Gerardo Gonzalez	\$14,340	75.3	Gerardo Gonzalez	Gonzalez-Vasu
2	Victor Romero	\$8,989	79.7	Doris Martinez Garcia	Beto Quintero
3	Dana Martin Gonzalez	\$8,418	96.8		Beto Quintero
4	Jose Corredor	\$7,586	75.8	Nairobi Contreras	Hemerson Gonzalez
5	Elioenai Gomez Perez	\$6,579	100.0		Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Carlos Jaimes Acosta	\$26,855	97	Yania Tineo Soto	Richardson Latino Division
2	Jairo Cabrera Rojas	\$26,709	100	Yania Tineo Soto	Richardson Latino Division
3	Alejandra Ramos	\$26,027	75.9	Adianeza Rodriguez	Hemerson Gonzalez
4	Sergio Santana Vargas	\$25,960	100	Norvi Belisario	San Antonio Latino Division
5	Nataly Zeitoune	\$25,917	100	Yania Tineo Soto	Richardson Latino Division

TOP LATINO MARKET SUPERVISING AGENTS: OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Edgar Velasquez Romero	\$106,887	\$114,120	100	Helgi Bistochett Navarro	Richardson Latino Division
2	Luis Barbaresco Garcia	\$94,390	\$110,175	99	Yania Tineo Soto	Richardson Latino Division
3	Carlos Frias Caraballo	\$48,954	\$60,048	100	Yania Tineo Soto	Richardson Latino Division
4	Johan Tabares Gordillo	\$39,410	\$39,410	100	Helgi Bistochett Navarro	Richardson Latino Division
5	Marcos Villalobos Morales	\$36,954	\$36,954	100	Jorge Caridad	Fort Worth Latino Division

TOP LATINO MARKET GENERAL AGENTS: OCTOBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Evelyn Romero	\$61,384	\$81,356	99	Tahis Quintero Bonilla	Jesus Romero
2	Luis Osorio Bello	\$61,140	\$62,405	97	Jorge Caridad	Fort Worth Latino Division
3	Jose Aranguren	\$59,951	\$68,948	100	Yania Tineo Soto	Richardson Latino Division
4	Alejandra Ramos	\$42,764	\$105,851	94	Adianeza Rodriguez	Hemerson Gonzalez
5	Amindel Reyes	\$41,009	\$54,178	100	Norvi Belisario	San Antonio Latino Division

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: OCTOBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Astrid Castrillon	225.0%	\$72,569	32,250	73.2	Hemerson Gonzalez
2	Jean Romero Capote	191.6%	\$61,798	32,250	80.8	Jesus Romero
3	Norvi Belisario	184.9%	\$59,644	32,250	97.0	San Antonio Latino Division

TOP LATINO MARKET REGIONAL GENERAL AGENTS: OCTOBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	840.4%	\$99,517	10,582	77.7	Jesus Romero

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$121,990	96.8		Beto Quintero
2	Diego Vargas	\$82,413	84.2	Daniel Pacheco	Beto Quintero
3	Leonardo Alsina	\$68,897	77.6	Sergio Carta	Beto Quintero
4	Amanda Urdaneta	\$60,291	87.6	Alfredo Garcia	Beto Quintero
5	Victor Romero	\$57,150	79.7	Doris Martinez Garcia	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Nancy Djendji	\$186,330	99.3	Nafic Djendji Abdel Khalek	Jesus Romero
2	Epifania Segovia Barreto	\$163,239	100	Jean Romero Capote	Jesus Romero
3	Hernan Rodriguez Becerra	\$139,189	92.5	Maria Elisa Moros Ojeda	Jesus Romero
4	Karem Cogollo	\$133,291	81.1	Adalberto Paz	San Antonio Latino Division
5	Noris Dominguez Ramirez	\$132,380	82.9	Nafic Djendji Abdel Khalek	Jesus Romero

TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Juan Guzman Aular	\$222,372	\$298,847	100		Jesus Romero
2	Nesmar Vielma	\$174,213	\$233,994	95	Solgeis Cardozo Mijares	Hemerson Gonzalez
3	Edgar Velasquez Romero	\$142,149	\$152,909	100	Helgi Bistochett Navarro	Richardson Latino Division
4	Indira Frias Pacheco	\$132,526	\$167,244	96	Tahis Quintero Bonilla	Jesus Romero
5	Nancy Djendji	\$129,107	\$228,419	99	Nafic Djendji Abdel Khalek	Jesus Romero

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Taleb Jammoul Hajali	\$443,051	\$961,997	92		Beto Quintero
2	Elmar Salas Velasco	\$364,042	\$600,962	78.9	Tahis Quintero Bonilla	Jesus Romero
3	Morella Parejo	\$290,200	\$391,114	87.0	Luis Velasquez	Jesus Romero
4	Bettania Ramos	\$271,322	\$433,384	98	Adalberto Paz	San Antonio Latino Division
5	Yeraldi Vila Gonzalez	\$264,182	\$412,781	78.3	Solgeis Cardozo Mijares	Hemerson Gonzalez

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Jean Romero Capote	310.0%	\$999,797	322,500	80.8	Jesus Romero
2	Luis Velasquez	219.0%	\$706,232	322,500	84.6	Jesus Romero
3	Jorge Caridad	180.5%	\$582,192	322,500	83.7	Fort Worth Latino Division

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	500.0%	\$1,290,067	215,000	77.7	Jesus Romero
2	Susana Al Choufi Naim	170.9%	\$597,392	220,524	78.0	Hemerson Gonzalez
3	Tahis Quintero Bonilla	92.5%	\$4,058,160	2,108,242	74.8	Jesus Romero

LIGHTNING STRIKES TWICE!

SECOND

\$30 MILLION Month in Company History

FIFTH CONSECUTIVE

BEST MONTH in a Row



SALES

BEST OCTOBER In Our Company History

\$30,095,789 Net ALP

5.6% Growth Over October 2020 **8.94%** YTD Growth



RECRUITING

1,337 New Associates

9,609 Agent Count



QUALITY/REINSTATEMENTS

2,954 Reinstatements **774** Reopens

3,728 Total Policies Conserved

PERSISTENCY

84.73% Highest in Company History

4-month Retention: **80.8%** Highest in Company History

Net to Gross: **86%** Highest in Company History 3 Months in a Row



PUBLIC RELATIONS

292 Groups Signed **6%** Increase Over October 2020

603,022 Members Signed **4%** Increase Over October 2020





1
MARSHALL FERNANDEZ
RED DEER, AB



2
FIRAT UCAR
PHOENIX, AZ



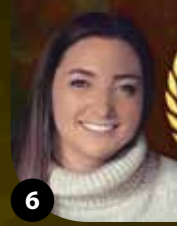
3
JOSH SPENCE
SARNIA, ON



4
CARRINGTON HANNA
ONTARIO, CA



5
DAMARIS TREJO
SCHAUMBURG, IL



6
CHRISTINA SALVATORE
ANAHEIM, CA



7
ERVIN METAJ
PHOENIX, AZ



8
CONNOR O'DONNELL
ST LOUIS, MO



9
BRUNO NURO
PHOENIX, AZ



10
AHMAD AQEL
PHOENIX, AZ



11
OLIVIA PITRE
BARRIE, ON



12
SALAU KHORRAMI
KIRKLAND, WA



13
AUSTIN EWING
MESA, AZ



14
ABRAHAM MOGILEVSKY
DULUTH, GA



15
JENNIFER O'DONNELL
PHOENIX, AZ



16
REBECCA AMUNDSON
WEXFORD, PA



17
ASHLEY MYSZA
DES PLAINES, IL



18
ERALD TOMORRI
RANCHO SANTA MARGARITA, CA



19
EMILY KLICH
PHOENIX, AZ



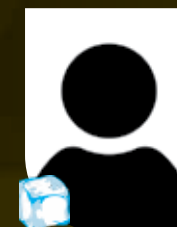
20
SPENCER KOZEJ
WEXFORD, PA



ICEBREAKERS
SHANTASIA MCCAIN
NORTH CHESTERFIELD, VA



TOMA KASSAB
TROY, MI



MOHAMMAD KACHEF ALGHATAA
NORTH CHESTERFIELD, VA

OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Marshall Fernandez	\$160,866	99		Alon Barnur A0
2	Firat Ucar	\$102,791	92		Taulant Bane Dustin Venekamp
3	Josh Spence	\$94,533		80.6	Josh Spence A0
4	Carrington Hanna	\$91,842		90.4	Eno Iftiu A0
5	Damaris Trejo	\$77,201	97		Zach Otto Sabrina Lloyd
6	Christina Salvatore	\$64,352		76.6	Arif Hajro A0
7	Ervin Metaj	\$63,152		89.0	Taulant Bane Dustin Venekamp
8	Connor O'Donnell	\$56,619		87.2	Arturo Romero S-S-Parks-Salvaggi
9	Bruno Nuro	\$56,526		87.3	Taulant Bane Dustin Venekamp
10	Ahmad Aqel	\$56,083	92		Taulant Bane Dustin Venekamp
11	Olivia Pitre	\$54,966		86.9	Tina Skalkos A0
12	Salaur Khorrami	\$54,842		91.0	Zackarea Hakim A0
13	Austin Ewing	\$48,442	91		Eno Iftiu A0
14	Abraham Mogilevsky	\$48,258	98		Tami Chaimov Jamison Weatherspoon
15	Jennifer O'Donnell	\$47,659	100		Taulant Bane Dustin Venekamp
16	Rebecca Amundson	\$46,901		79.7	Christie Jauch Simon Arias
17	Ashley Mysza	\$45,735		93.1	John Vacca Tommy Vena
18	Erald Tomorri	\$44,355	94		Arif Hajro A0
19	Emily Klich	\$42,729		83.5	Brandon Hughes Dustin Venekamp
20	Spencer Kozej	\$42,652		82.0	Mark Bernsdorff Simon Arias
21	Sophia Anderson	\$42,644		74.6	Taulant Bane Dustin Venekamp
22	Joshua Elkins	\$41,427		79.4	Travis Picklesimer S-S-Bendure-Hartwig
23	Tyjere Morrow	\$37,459		77.2	Ashley Rust A0
24	Savannah Schipman	\$33,752	92		Savannah Schipman Arias-Dlabik
25	Sharon Potter	\$33,633		81.4	Patrycja Grudzinska Sabrina Lloyd
26	Joseph Crivelli	\$33,568	96		Brody Maughan-Evanson Simon Arias
27	Christopher Gilbert	\$32,997		74.7	Jeremiah Russin Simon Arias
28	Sara Hart	\$32,661		76.6	Eno Iftiu A0
29	Shantasia McCain	\$32,387	100		Elijah Brown Andre McCallum
30	Anne Banco	\$32,044		91.4	Mac Duddy Giglione-Ackerman
31	Conner White	\$31,127		78.4	Conner White Arias-Dlabik
32	Hadi Zreik	\$30,413	85		A0
33	Enri Sako	\$30,016		96.9	Taulant Bane Dustin Venekamp
34	Kelly Nelson	\$29,264	90		Jenny Kim A0
35	Margorie Mignogna	\$28,909	96		Gregory Rudolph Simon Arias
36	Ebony Ortiz	\$28,725		74.2	Patrycja Grudzinska Sabrina Lloyd
37	Denise Kyrkos	\$28,679		73.2	Eno Iftiu A0
38	Dalton Beam	\$28,552	96		Conner White Arias-Dlabik
39	Toma Kassab	\$28,376	100		Ian Rouleau Zach Hart
40	Marvelle Sanchez	\$28,251		78.1	Joseph Tomanovich A0
41	Emily Rogers	\$28,078	95		Eno Iftiu A0
42	Brent Henderson	\$27,785		77.3	Jeremiah Russin Simon Arias
43	Christian Delgado	\$27,550		95.3	Philip Roffi Cindy Furer
44	Ricky Gandhi	\$27,025		90.0	Patrycja Grudzinska Sabrina Lloyd
45	Carlos Jaimes Acosta	\$26,855	97		Yania Tineo Soto Richardson Latino Division
46	Mohammad Kachef Alghataa	\$26,844	100		Elijah Brown Andre McCallum
47	Jairo Cabrera Rojas	\$26,709	100		Yania Tineo Soto Richardson Latino Division
48	Nicholas Gomez	\$26,569	93		Zachary Poker Simon Arias
49	Gabriela Garcia Coro	\$26,494	100		Eno Iftiu A0
50	Alex Jankowski	\$26,183	100		Jonathan Rindt Simon Arias

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Spencer Kozej	\$302,266		82.0	Mark Bernsdorff Simon Arias
*2	Carrington Hanna	\$282,123		90.4	Eno Iftiu A0
*3	Josh Spence	\$269,587		80.6	Josh Spence A0
*4	Ervin Metaj	\$266,682		89.0	Taulant Bane Dustin Venekamp
*5	Scott Whitford	\$261,677		79.0	Saury Espailat Ryan Bisanz
*6	Ladan Rahbary	\$259,583		91.1	Bruce Viaje A0
*7	Christina Salvatore	\$258,383		76.6	Arif Hajro A0
*8	Marshall Fernandez	\$252,754	99		Alon Barnur A0
*9	Connor O'Donnell	\$224,332		87.2	Arturo Romero S-S-Parks-Salvaggi
*10	Damaris Trejo	\$221,527	97		Zach Otto Sabrina Lloyd
11	Ashley Mysza	\$221,119		93.1	John Vacca Tommy Vena
12	Bruno Nuro	\$205,171		87.3	Taulant Bane Dustin Venekamp
13	Firat Ucar	\$199,224	92		Taulant Bane Dustin Venekamp
14	Marvelle Sanchez	\$188,414		78.1	Joseph Tomanovich A0
15	Anthony Williams	\$186,864		84.0	Ryan Crawford Simon Arias
16	Nancy Djendji	\$186,330		99.3	Nafic Djendji Abdel Khalek Jesus Romero
17	Christopher Gilbert	\$186,192		74.7	Jeremiah Russin Simon Arias
18	Hector Cruz	\$174,112		79.8	Joseph Rotolo Henderson-Locker
19	Scott Urbanowicz	\$172,901		87.4	Joe Lewo Henderson-Locker
20	Sharon Potter	\$172,797		81.4	Patrycja Grudzinska Sabrina Lloyd
21	Emily Klich	\$168,032		83.5	Brandon Hughes Dustin Venekamp
22	Michael Geyer	\$165,613		92.2	Mark Bernsdorff Simon Arias
23	Epifania Segovia Barreto	\$163,239	100		Jean Romero Capote Jesus Romero
24	Mathew Kahwaji	\$158,205	92		Eno Iftiu A0
25	Andi Iftiu	\$157,385	94		Eno Iftiu A0
26	Joshua Elkins	\$155,563		79.4	Travis Picklesimer S-S-Bendure-Hartwig
27	Kurt Evans	\$155,263		86.2	Mohamed Shogar Josh West
28	Sara Hart	\$153,176		76.6	Eno Iftiu A0
29	Bart Barrett	\$152,991		84.1	Mark Lomonaco A0
30	Tyjere Morrow	\$151,479		77.2	Ashley Rust A0
31	Kelly Nelson	\$147,794	90		Jenny Kim A0
32	Ahmad Aqel	\$146,035	92		Taulant Bane Dustin Venekamp
33	Evan Lee	\$144,806		74.2	Joe Lewo Henderson-Locker
34	Brent Henderson	\$142,680		77.3	Jeremiah Russin Simon Arias
35	Salaur Khorrami	\$141,156		91.0	Zackarea Hakim A0
36	Joshua Hosenbold	\$139,425		78.9	Joe Lewo Henderson-Locker
37	Hernan Rodriguez Becerra	\$139,189		92.5	Maria Elisa Moros Ojeda Jesus Romero
38	Sergio Hernandez	\$138,858		83.4	Joe Lewo Henderson-Locker
39	Joshua Notte	\$136,850		91.9	Daniel Prinzo S-S-Parks-Salvaggi
40	Damon Stroup	\$136,261		84.6	Stuart Pagan Mathew Hart
41	Giorgi Gogidze	\$134,713		74.9	James Fangmann Albert Serur
42	Karem Cogollo	\$133,291		81.1	Adalberto Paz San Antonio Latino Division
43	Noris Dominguez Ramirez	\$132,380		82.9	Nafic Djendji Abdel Khalek Jesus Romero
44	Michele Stewart	\$131,027		84.5	Eno Iftiu A0
45	Jennifer Savino	\$128,847	87		Cody Gardner Albert Serur
46	Blair Sheppard	\$126,416		80.6	Brandon Summerton A0
47	Sandra Archer	\$126,262		86.2	Anthony Chinaglia Evan Holzauer
48	Phoebe He	\$126,235		88.2	Phoebe He Saavedra-Longino
49	Bryan Stoddard	\$126,055		87.6	Josh West
50	Chilynn Acevedo	\$125,983		84.2	Chilynn Acevedo Fisher-Zuzick

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



1
JOSEPH TOMANOVICH
LAS VEGAS, NV



2
JILLIAN GETZ
CORONA, CA



3
TREVOR BAILEY
HALIFAX, NS



4
JENNY KIM
MILPITAS, CA



5
TODD KRUPA
STEILACOOM, WA



6
KLAUDIO MARTINAJ
CORONA, CA



7
DANIEL PARAVISINI
GRANDVIEW, MO



8
JOSHUA DISHONG
COLUMBUS, OH



9
ALON BARNUR
EDMONTON, AB



10
DINA BOGHDADY
STITTSVILLE, ON



11
TENSION MATHER
LAS VEGAS, NV



12
ASHLEY RUST
FISHERS, IN



13
MATTHEW ZANG
SAINT PAUL, MN



14
ROCHELLE MAGPANTAY
BEAVERTON, OR



15
KRISTI BASHO
RANCHO SANTA MARGARITA, CA



16
IRMA GALLARDO
GARDEN GROVE, CA



17
DUNI OLUSEGUN
INDIANAPOLIS, IN



18
OLEG NOVITCHII
CLEVELAND, OH



19
ROGER FUNG
TRACY, CA



20
KLAUDIO MERIZAJ
CORONA, CA

OCTOBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Joseph Tomanovich	\$205,781	100.0	Joseph Tomanovich	AO
2	Jillian Getz	\$113,371	81.3	Arif Hajro	AO
3	Trevor Bailey	\$109,130	84.0	Scott Wheeler	Satti-Kanaan
4	Jenny Kim	\$99,808	79.4	Jenny Kim	AO
5	Todd Krupa	\$94,972	95.5	Jessica Chang	AO
6	Klaudio Martinaj	\$92,280	77.5	Eno Iftiu	AO
7	Daniel Paravisini	\$91,584	91.9	Ryan Stenglein	AO
8	Joshua Dishong	\$81,543	84.2	Joshua Dishong	S-S-Bendure-Hartwig
9	Alon Barnur	\$79,204	86.9	Alon Barnur	AO
10	Dina Boghdady	\$73,533	86.8	Luay Ghawi	AO
11	Tension Mather	\$59,237	82.6	Joseph Tomanovich	AO
12	Ashley Rust	\$58,359	78.5	Ashley Rust	AO
13	Matthew Zang	\$55,808	87.1	Ryan Stenglein	AO
14	Rochelle Magpantay	\$54,868	84.0	Chris La Fond	AO
15	Kristi Basho	\$52,890	89.7	Arif Hajro	AO
16	Irma Gallardo	\$51,376	83.6	Steven Warner	AO
17	Duni Olusegun	\$50,920	81.9	Duni Olusegun	James Cunningham
18	Oleg Novitchii	\$48,205	85.6	Eric Thompson	S-S-Parks-Salvaggi
19	Roger Fung	\$45,815	82.0	Mathew Hart	
20	Klaudio Merizaj	\$45,618	78.6	Eno Iftiu	AO
21	Henry Jacobs	\$45,554	87.5	John Santosuosso	Brett Gryska
22	Nicholas Llewellyn	\$45,365	73.8	Taulant Bane	Dustin Venekamp
23	Brock Lampee	\$45,244	97.6	Dustin Dunbar	Dustin Venekamp
24	Robert Jackson	\$44,207	74.4	Robert Jackson	Arias-Dlabik
25	Arturo Romero	\$43,984	76.7	Arturo Romero	S-S-Parks-Salvaggi
26	Adrienne Bragas	\$43,978	76.8	Adrienne Bragas	AO
27	Dulce Paz	\$42,879	92.3	Patrycja Grudzinska	Sabrina Lloyd
28	Carmen Arroyo	\$40,286	83.7	Carmen Arroyo	Theodore Pappas
29	Jihad Ottallah	\$38,655	88.8	Matthew Conrad	S-S-Parks-Salvaggi
30	Lily Sakai	\$38,646	94.2	Cohen-Velasquez	
31	Jadwiga Martins	\$37,545	74.5	Jadwiga Martins	AO
32	Katie Stahulak	\$35,956	91.8	Patrycja Grudzinska	Sabrina Lloyd
33	Joseph Sarasin	\$35,649	81.5	Travis Picklesimer	S-S-Bendure-Hartwig
34	Aref Sayegh	\$35,199	87.1	Phillip Waisman	Satti-Kanaan
35	Danial Arif	\$33,711	78.6	Doron Freud	Giglione-Ackerman
36	Vivian Trinh	\$33,049	75.7	Jennifer Ragan	AO
37	Imani Banks	\$32,857	83.7	Johnny Ly	Giglione-Ackerman
38	Godwill Barungi	\$32,174	81.9	Patrycja Grudzinska	Sabrina Lloyd
39	Alipate Makau	\$31,966	96.0	Alipate Makau	Steve Friedlander
40	Michael van Delft	\$31,783	90.0	Satti-Kanaan	
41	Cory Moncol	\$31,740	92.4	Matthew Conrad	S-S-Parks-Salvaggi
42	Logan Klink	\$30,963	78.3	Jason Bratin	Simon Arias
43	Ariel McAlister	\$30,961	87.2	Ariel McAlister	S-S-Parks-Salvaggi
44	Jordan Graham	\$30,620	91.0	Zach Otto	Sabrina Lloyd
45	Preston Klutz	\$29,967	95.1	Preston Klutz	Dustin Venekamp
46	Andrew Brown	\$29,907	95.2	Ryan Stenglein	AO
47	Brittmarie Yarian	\$29,315	83.9	Justin Hermann	Dustin Venekamp
48	Jonathan Rindt	\$28,878	85.1	Jonathan Rindt	Simon Arias
49	Chris Anderson	\$28,653	76.3	Mathew Hart	
50	Tanner West	\$28,644	89.7	Tanner West	Michael Vasu

ALL TIME RECORD: \$189,995 Net ALP — MARK NELSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Daniel Paravisini	\$621,128	91.9	Ryan Stenglein	AO
*2	Joshua Dishong	\$589,115	84.2	Joshua Dishong	S-S-Bendure-Hartwig
*3	Oleg Novitchii	\$545,481	85.6	Eric Thompson	S-S-Parks-Salvaggi
*4	Duni Olusegun	\$455,318	81.9	Duni Olusegun	James Cunningham
*5	Carmen Arroyo	\$426,531	83.7	Carmen Arroyo	Theodore Pappas
*6	Arturo Romero	\$407,423	76.7	Arturo Romero	S-S-Parks-Salvaggi
*7	Michael van Delft	\$403,513	90.0		Satti-Kanaan
*8	Kevin Ishikane	\$382,910	85.9	Blake Higuchi	AO
*9	Aref Sayegh	\$371,609	87.1	Phillip Waisman	Satti-Kanaan
*10	Roger Fung	\$361,448	82.0		Mathew Hart
11	Trevor Bailey	\$360,652	84.0	Scott Wheeler	Satti-Kanaan
12	Lily Sakai	\$319,866	94.2		Cohen-Velasquez
13	Muhammed Ashraf	\$315,128	87.9	Sabrina Kryshundayal	Theodore Pappas
14	Alipate Makau	\$312,939	96.0	Alipate Makau	Steve Friedlander
15	Derrick Mason	\$296,175	82.9	Derrick Mason	Chad Deley
16	Jillian Getz	\$295,103	81.3	Arif Hajro	AO
17	Roger Fredericks	\$290,592	89.7		AO
18	Dina Boghdady	\$282,850	86.8	Luay Ghawi	AO
19	Matthew Zang	\$247,869	87.1	Ryan Stenglein	AO
20	Joseph Tomanovich	\$247,663	100.0	Joseph Tomanovich	AO
21	Andrew Haskins	\$237,496	75.3	Chris La Fond	AO
22	Alex Miller	\$234,150	83.0	Stephen Jeung	Cohen-Velasquez
23	Klaudio Martinaj	\$230,332	77.5	Eno Iftiu	AO
24	Max Quasem	\$228,994	88.3		Cohen-Velasquez
25	Kristi Basho	\$216,230	89.7	Arif Hajro	AO
26	Tomarus Burks	\$208,504	79.2	Tomarus Burks	Tom Williams
27	Bryan Juskiw	\$205,812	84.7	Bryan Juskiw	S-S-Bendure-Hartwig
28	Tension Mather	\$202,479	82.6	Joseph Tomanovich	AO
29	Ellen Tuttle	\$195,029	85.3		Brett Gryska
30	Mike Reed	\$194,458	95.7	Meaghan Krecsko	AO
31	Kevin Gillum	\$193,969	92.3	Jenny Kim	AO
32	Joey Kennedy	\$191,101	86.8		AO
33	Joseph Sarasin	\$189,321	81.5	Travis Picklesimer	S-S-Bendure-Hartwig
34	Jihad Ottallah	\$183,842	88.8	Matthew Conrad	S-S-Parks-Salvaggi
35	Kasali Kotun	\$183,109	80.5	Kasali Kotun	Williams-Akinade-Musso
36	Omar Hashimi	\$181,534	84.3	Paul Samra	Andrew McQuade
37	Joachim Jean	\$178,767	89.4	Ryan Hall	Laura Fisher
38	Alexandra Longo	\$176,606	91.2	Alexandra Longo	Hart-Lewicki
39	Stephen Bowen	\$175,474	90.3	Stephen Bowen	AO
40	Jenny Kim	\$174,886	79.4	Jenny Kim	AO
41	Alex Smith	\$174,513	88.1	Clint Perry	AO
42	Irma Gallardo	\$173,024	83.6	Steven Warner	AO
43	Todd Krupa	\$172,679	95.5	Jessica Chang	AO
44	Razan Zarba	\$171,767	78.1	Razan Zarba	Mathew Hart
45	Shiv Patel	\$171,093	79.1	Zach Otto	Sabrina Lloyd
46	Nicholas Davis	\$170,534	82.4	Samy Jacques	Tom Williams
47	Nicholas Llewellyn	\$170,436	73.8	Taulant Bane	Dustin Venekamp
48	Jesse Fullmer	\$169,379	97.0	Jesse Fullmer	AO
49	Phi Phan	\$167,958	86.7	Phi Phan	Desi Dimitrova
50	Logan Klink	\$166,213	78.3	Jason Bratin	Simon Arias

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,995,076 Net ALP — MAX QUASEM 8/31/2021

SUPERVISING AGENTS



1 EDGAR VELASQUEZ ROMERO
RICHARDSON, TX



2 LUIS BARBARESCO GARCIA
RICHARDSON, TX



3 ISIAH BROWN
NORTH CHESTERFIELD, VA



4 ERIC CABALLERO
CONCORD, CA



5 KRISTI BASHO
RANCHO SANTA MARGARITA, CA



6 SNOOR QARADAGHI
TROY, MI



7 CARLOS FRIAS CARABALLO
RICHARDSON, TX



8 JOSEPH CRIVELLI
WEXFORD, PA



9 KLAUDIO MERIZAJ
CORONA, CA



10 SEAN TAYLOR
ORLANDO, FL

OCTOBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Edgar Velasquez Romero	\$106,887	\$114,120	100		Helgi Bistochett Navarro	Richardson Latino Division
2	Luis Barbaresco Garcia	\$94,390	\$110,175	99		Yania Tineo Soto	Richardson Latino Division
3	Isiah Brown	\$77,303	\$94,833		79.6	Elijah Brown	Andre McCallum
4	Eric Caballero	\$54,876	\$59,389	95		Paul Samra	Andrew McQuade
5	Kristi Basho	\$51,334	\$130,411		81.9	Arif Hajro	AO
6	Snoor Qaradaghi	\$49,942	\$62,101	99		Ian Rouleau	Zach Hart
7	Carlos Frias Caraballo	\$48,954	\$60,048	100		Yania Tineo Soto	Richardson Latino Division
8	Joseph Crivelli	\$46,406	\$79,974	97		Brody Maughan-Evanson	Simon Arias
9	Klaudio Merizaj	\$46,323	\$116,745		81.3	Eno Iftiu	AO
10	Sean Taylor	\$42,704	\$82,798	92		Joe Lewo	Henderson-Locker
11	Johan Tabares Gordillo	\$39,410	\$39,410	100		Helgi Bistochett Navarro	Richardson Latino Division
12	Marcos Villalobos Morales	\$36,954	\$36,954	100		Jorge Caridad	Fort Worth Latino Division
13	Shawn Feistamel	\$31,164	\$47,464	99		Taulant Bane	Dustin Venekamp
14	Nesmar Vielma	\$30,348	\$31,530	95		Solgeis Cardozo Mijares	Hemerson Gonzalez
15	Enri Sako	\$30,011	\$53,103	89		Taulant Bane	Dustin Venekamp
16	Michele Stewart	\$29,846	\$60,696	97		Eno Iftiu	AO
17	Zakiya Jones	\$28,791	\$32,662	93		Elijah Brown	Andre McCallum
18	Sommer Waskiewicz	\$28,239	\$38,692	94		Gregory Rudolph	Simon Arias
19	Edon Nevzadi	\$28,019	\$83,652	90		Taulant Bane	Dustin Venekamp
20	Nancy Djendji	\$25,689	\$42,776	99		Nafic Djendji Abdel Khalek	Jesus Romero

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Sean Taylor	\$261,969	\$720,531	92		Joe Lewo	Henderson-Locker
*2	Kristi Basho	\$237,043	\$387,246		81.9	Arif Hajro	AO
*3	Klaudio Merizaj	\$226,300	\$422,418		81.3	Eno Iftiu	AO
*4	Cory Moncol	\$224,354	\$348,641		89.7	Matthew Conrad	S-S-Parks-Salvaggi
*5	Agnieszka Kusper	\$223,114	\$519,700	96		Patrycja Grudzinska	Sabrina Lloyd
6	Juan Guzman Aular	\$222,372	\$298,847	100			Jesus Romero
7	Sara Hart	\$189,951	\$319,664	95		Eno Iftiu	AO
8	Nesmar Vielma	\$174,213	\$233,994	95		Solgeis Cardozo Mijares	Hemerson Gonzalez
9	Isiah Brown	\$169,818	\$241,896		79.6	Elijah Brown	Andre McCallum
10	Michael Geyer	\$166,381	\$337,357		83.3	Mark Bernsdorff	Simon Arias
11	Jihad Ottallah	\$145,870	\$352,593	93		Matthew Conrad	S-S-Parks-Salvaggi
12	Edgar Velasquez Romero	\$142,149	\$152,909	100		Helgi Bistochett Navarro	Richardson Latino Division
13	Indira Frias Pacheco	\$132,526	\$167,244	96		Tahis Quintero Bonilla	Jesus Romero
14	Nancy Djendji	\$129,107	\$228,419	99		Nafic Djendji Abdel Khalek	Jesus Romero
15	Carlos Camacho Medina	\$126,958	\$156,615	97		Luis Velasquez	Jesus Romero
16	Edon Nevzadi	\$126,913	\$204,190	90		Taulant Bane	Dustin Venekamp
17	Freddy Diaz	\$125,561	\$159,940	98		Tahis Quintero Bonilla	Jesus Romero
18	Brandon Atchley	\$125,229	\$185,122		88.7		Zach Hart
19	Joshua Hosenbold	\$125,055	\$227,002	94		Joe Lewo	Henderson-Locker
20	Brent Henderson	\$122,956	\$273,707	88		Jeremiah Russin	Simon Arias

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

GENERAL AGENTS



1 BLENDAR BANE
PHOENIX, AZ



2 JILLIAN GETZ
CORONA, CA



3 BRINSLEY MAUGHAN-EVANSON
WEXFORD, PA



4 GIANNI TOMA
TROY, MI



5 SPENCER KOZEJ
WEXFORD, PA



6 BRANDY LLEWELLYN
PHOENIX, AZ



7 ERVIN METAJ
PHOENIX, AZ



8 CHALISA HOLMES
NORTH CHESTERFIELD, VA



9 HERIBERTO CHAVEZ
CONCORD, CA



10 EVELYN ROMERO
HOUSTON, TX

OCTOBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Bledar Bane	\$150,862	\$358,484	90		Taulant Bane	Dustin Venekamp
2	Jillian Getz	\$112,480	\$327,731		82.9	Arif Hajro	AO
3	Brinsley Maughan-Evanson	\$87,875	\$93,595	91		Brody Maughan-Evanson	Simon Arias
4	Gianni Toma	\$86,727	\$97,376		73.0	Ian Rouleau	Zach Hart
5	Spencer Kozej	\$83,481	\$172,412		80.2	Mark Bernsdorff	Simon Arias
6	Brandy Llewellyn	\$82,818	\$128,261	92		Taulant Bane	Dustin Venekamp
7	Ervin Metaj	\$80,277	\$173,947		84.4	Taulant Bane	Dustin Venekamp
8	Chalisa Holmes	\$75,150	\$107,268		76.7	Elijah Brown	Andre McCallum
9	Heriberto Chavez	\$70,152	\$74,105		77.9	Paul Samra	Andrew McQuade
10	Evelyn Romero	\$61,384	\$81,356	99		Tahis Quintero Bonilla	Jesus Romero
11	Luis Osorio Bello	\$61,140	\$62,405	97		Jorge Caridad	Fort Worth Latino Division
12	Jose Aranguren	\$59,951	\$68,948	100		Yania Tineo Soto	Richardson Latino Division
13	Bruno Nuro	\$51,776	\$104,885	92		Taulant Bane	Dustin Venekamp
14	Katie Stahulak	\$51,194	\$233,233		86.3	Patrycja Grudzinska	Sabrina Lloyd
15	Jessie Holland	\$49,683	\$81,033		85.3	David Carpenter	Dustin Venekamp
16	Ebony Ortiz	\$47,011	\$126,198		78.8	Patrycja Grudzinska	Sabrina Lloyd
17	Fatima Jaguros	\$46,769	\$63,766		86.4	Matthew Ward	Josh West
18	Bryce Engstrom	\$45,899	\$66,734		90.1	Brandon Minor	AO
19	Arianna DaLuz	\$43,447	\$79,553	93		Gabriela Sime	Fisher-Zuzick
20	Klaudio Martinaj	\$43,101	\$236,968		80.0	Eno Iftiu	AO

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$666,829	\$1,581,612	90		Joe Lewo	Henderson-Locker
*2	Bledar Bane	\$655,265	\$1,229,531	90		Taulant Bane	Dustin Venekamp
*3	Jillian Getz	\$554,252	\$1,272,533		82.9	Arif Hajro	AO
*4	Klaudio Martinaj	\$479,063	\$1,014,951		80.0	Eno Iftiu	AO
*5	Ervin Metaj	\$459,719	\$669,300		84.4	Taulant Bane	Dustin Venekamp
6	Taleb Jammoul Hajali	\$443,051	\$961,997	92			Beto Quintero
7	Katie Stahulak	\$427,570	\$984,131		86.3	Patrycja Grudzinska	Sabrina Lloyd
8	William Thomas	\$372,559	\$787,637		88.3	Matthew Conrad	S-S-Parks-Salvaggi
9	Elmar Salas Velasco	\$364,042	\$600,962		78.9	Tahis Quintero Bonilla	Jesus Romero
10	Gianni Toma	\$359,544	\$485,017		73.0	Ian Rouleau	Zach Hart
11	Alexandra Jaeger	\$339,412	\$512,881	91		Duane Shaw	Sabrina Lloyd
12	Bryce Engstrom	\$327,712	\$464,772		90.1	Brandon Minor	AO
13	Heriberto Chavez	\$317,844	\$369,861		77.9	Paul Samra	Andrew McQuade
14	Spencer Kozej	\$297,575	\$659,372		80.2	Mark Bernsdorff	Simon Arias
15	Carrington Hanna	\$292,899	\$736,866	91		Eno Iftiu	AO
16	Morella Parejo	\$290,200	\$391,114		87.0	Luis Velasquez	Jesus Romero
17	Bettania Ramos	\$271,322	\$433,384	98		Adalberto Paz	San Antonio Latino Division
18	Yeraldi Vila Gonzalez	\$264,182	\$412,781		78.3	Solgeis Cardozo Mijares	Hemerson Gonzalez
19	Maria Chacinpino	\$264,080	\$392,815		79.3	Susana Al Choufi Naim	Hemerson Gonzalez
20	Andrea Caridad Perez	\$256,974	\$342,257	94		Angel Caridad	Fort Worth Latino Division

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

OCTOBER

Category	Growth	NetALP	Benchmark	NTG	RET	SGA
I Zach Otto	78.3%	\$293,102	\$164,352	86.8	Sabrina Lloyd	
II Mike Paragiou	153.6%	\$210,479	\$82,998	84.3	S-S-Parks-Salvaggi	
Matthew Conrad	131.1%	\$231,344	\$100,101	86.3	S-S-Parks-Salvaggi	
Ashley Clarke	53.9%	\$165,474	\$107,543	73.4	Ernest Powell	
III David Carpenter	742.2%	\$896,627	\$106,459	82.0	Dustin Venekamp	
Brent Bowling	228.4%	\$183,792	\$55,967	88.0	S-S-Parks-Salvaggi	
Sokol Fazliu	105.8%	\$186,162	\$90,476	83.9	Simon Arias	
IV Brody Maughan-Evanson	245.0%	\$322,570	\$93,490	84.0	Simon Arias	
Meaghan Krecsko	45.6%	\$110,714	\$76,047	84.4	AO	
Andrew Bishop	21.8%	\$130,443	\$107,054	85.7	AO	
V Corey Helly	163.1%	\$115,433	\$43,880	82.1	Giglione-Ackerman	
Gabriela Sime	142.1%	\$190,960	\$78,889	81.9	Fisher-Zuzick	
Joshua Dishong	78.6%	\$92,059	\$51,536	84.6	S-S-Bendure-Hartwig	
VI Michael McKiernan	567.0%	\$266,701	\$39,987	87.6	Dustin Venekamp	
Chris La Fond	184.2%	\$180,255	\$63,429	80.2	AO	
Taurean Flournoy	118.9%	\$140,581	\$64,236	82.9	Weatherspoon-Harris	
VII Daniel G Johnson	236.3%	\$226,332	\$67,305	80.9	Andre McCallum	
Michael Russin	204.3%	\$157,367	\$51,719	76.8	Simon Arias	
Adam Kidikas	101.9%	\$96,234	\$47,666	85.6	Josh West	
VIII Jessica Chang	279.7%	\$262,176	\$69,040	87.0	AO	
Mark Bernsdorff	178.0%	\$220,980	\$79,489	81.7	Simon Arias	
Tony Geer	117.4%	\$59,485	\$27,365	85.5	S-S-Bendure-Hartwig	
IX Scott Wheeler	435.5%	\$269,029	\$50,235	88.5	Satti-Kanaan	
Lauren Vassallo	178.9%	\$70,989	\$25,455	84.5	AO	
John Santosuosso	157.7%	\$132,811	\$51,544	86.6	Brett Gryska	
X Gregory Rudolph	269.2%	\$146,033	\$39,556	81.8	Simon Arias	
Chris McFoy	131.8%	\$108,438	\$46,771	87.0	Andrew McQuade	
Pablo Solis	89.9%	\$60,170	\$31,681	77.7	Mathew Hart	
XI Tina Nelson	310987100.0%	\$10,366	\$0	79.8	Mark Beckford	
Carlo Buhay	291.8%	\$182,581	\$46,595	73.3	AO	
Cara DeFiore	284.2%	\$82,857	\$21,568	82.3	S-S-Parks-Salvaggi	
XII Jesse Doherty	190.3%	\$74,975	\$25,825	75.9	AO	
Brandon Minor	126.6%	\$78,498	\$34,647	87.9	AO	
Jessica Santamarina	118.5%	\$75,719	\$34,657	82.5	Jamison Weatherspoon	
XIII Andy Batten	49679900.0%	\$1,656	\$0	80.1	Michael Vasu	
Justin Adams	216.0%	\$78,344	\$24,794	79.9	Simon Arias	
Michael Russo	204.9%	\$38,081	\$12,491	84.1	Laura Fisher	
XIV Andre Bent	191.6%	\$56,220	\$19,281	75.8	Arias-Dlabik	
Massoud Vaziri	176.5%	\$58,454	\$21,143	81.8	AO	
Chase Miller	140.0%	\$44,857	\$18,689	77.7	S-S-Bendure-Hartwig	
XV Paul Kelly	177.8%	\$51,919	\$18,690	78.2	Steve Friedlander	
Tanner Duy	161.6%	\$30,444	\$11,638	78.3	AO	
Amanda Peterson	63.5%	\$17,902	\$10,948	83.9	Moswen Taylor	
XVI Alon Barnur	4765889900.0%	\$158,863	\$0	90.3	AO	
Brandon Hughes	1379399900.0%	\$45,980	\$0	86.3	Dustin Venekamp	
Jonathan Phillips	4705.1%	\$19,924	\$415	90.4	Blake Ralston	
XVII Darcy Schrieber	55829900.0%	\$1,861	\$0	77.1	Zach Hart	
Tina Skalkos	979.7%	\$73,187	\$6,778	88.2	AO	
Jennifer Ragan	756.1%	\$41,402	\$4,836	76.9	AO	
XVIII Vanessa Forouzan	479849900.0%	\$15,995	\$0	95.0	AO	
Jeffrey Hudson	442439900.0%	\$14,748	\$0	75.8	Zach Hart	
Patrice Franklin	366.7%	\$6,100	\$1,307	95.9	Moswen Taylor	

ALL TIME RECORD: \$697,842 Net ALP — DAVID CARPENTER

OCTOBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Arif Hajro	354.1%	\$114,185	\$32,250	435,621	82.8	AO	
Eno Iftiu	269.9%	\$87,052	\$32,250	542,388	80.9	AO	
Taulant Bane	253.8%	\$81,847	\$32,250	75,699	91	Dustin Venekamp	
Nick Scordos	240.5%	\$77,556	\$32,250	236,168	81.9	Zach Hart	
Astrid Castrillon	225.0%	\$72,569	\$32,250	164,573	73.2	Hemerson Gonzalez	
Joe Levo	219.1%	\$70,655	\$32,250	136,617	78.4	Henderson-Locker	
Robert Jackson	197.2%	\$63,582	\$32,250	143,619	75.5	Arias-Dlabik	
Jean Romero Capote	191.6%	\$61,798	\$32,250	173,755	80.8	Jesus Romero	
Norvi Belisario	184.9%	\$59,644	\$32,250	66,152	97	San Antonio Latino Division	
Jonathan Rindt	158.6%	\$51,152	\$32,250	82,275	81.3	Simon Arias	

YTD

Category	Growth	NetALP	Benchmark	NTG	RET	SGA
I Joshua Olin	10.0%	\$1,955,326	\$1,777,205	80.5	AO	
II Eric Thompson	37.7%	\$1,805,003	\$1,311,073	85.9	S-S-Parks-Salvaggi	
Darrell Asbell	28.4%	\$1,521,409	\$1,184,775	83.6	AO	
Ashley Clarke	24.9%	\$1,591,487	\$1,274,557	73.4	Ernest Powell	
III David Carpenter	186.5%	\$3,289,149	\$1,147,928	82.0	Dustin Venekamp	
Duane Shaw	79.8%	\$1,746,384	\$971,481	79.2	Sabrina Lloyd	
Sokol Fazliu	52.3%	\$1,540,602	\$1,011,258	83.9	Simon Arias	
IV Brody Maughan-Evanson	134.5%	\$1,847,617	\$787,878	84.0	Simon Arias	
Bruce Viaje	43.1%	\$1,044,497	\$729,998	81.3	AO	
Andrew Bishop	41.8%	\$1,225,500	\$863,966	85.7	AO	
V Gabriela Sime	59.1%	\$1,105,992	\$695,141	81.9	Fisher-Zuzick	
Romal Omid	28.2%	\$920,827	\$718,360	75.4	Mathew Hart	
Blake Higuchi	27.1%	\$914,096	\$718,956	83.4	AO	
VI Taurean Flournoy	62.1%	\$1,021,387	\$630,078	82.9	Weatherspoon-Harris	
Michael McKiernan	53.9%	\$963,637	\$626,234	87.6	Dustin Venekamp	
Brian Jerome	24.1%	\$785,785	\$633,215	74.5	Tom Williams	
VII Daniel G Johnson	86.1%	\$1,015,179	\$545,558	80.9	Andre McCallum	
Adam Kidikas	72.4%	\$1,002,369	\$581,497	85.6	Josh West	
Stephen Jeung	51.4%	\$841,828	\$556,007	81.0	Cohen-Velasquez	
VIII Mark Bernsdorff	142.0%	\$1,307,030	\$540,180	81.7	Simon Arias	
Daryl Graham	60.6%	\$828,227	\$515,839	80.3	S-S-Parks-Salvaggi	
Jessica Chang	55.4%	\$785,346	\$505,421	87.0	AO	
IX Scott Wheeler	147.9%	\$1,373,827	\$554,096	88.5	Satti-Kanaan	
John Santosuosso	88.4%	\$854,889	\$453,858	86.6	Brett Gryska	
Michael Battaglio	44.8%	\$654,017	\$451,754	81.8	Evan Holzhauser	
X Justin Sutton	122.2%	\$911,896	\$410,478	81.0	Giddens-Giddens	
Jesse Rennich	41.4%	\$565,870	\$400,293	76.3	Simon Arias	
Chris McFoy	41.2%	\$573,191	\$405,885	87.0	Andrew McQuade	
XI Carlo Buhay	88.2%	\$658,087	\$349,691	73.3	AO	
Stuart Pagan	63.0%	\$582,121	\$357,119	83.6	Mathew Hart	
Saury Espallat	58.7%	\$570,533	\$359,524	81.1	Ryan Bisanz	
XII Brandon Minor	120.8%	\$755,266	\$342,086	87.9	AO	
William Parmeter	116.7%	\$733,404	\$338,410	80.0	Brett Gryska	
Mac Duddy	76.0%	\$564,833	\$320,883	86.3	Giglione-Ackerman	
XIII Jesse Fullmer	89.8%	\$494,754	\$260,608	90.2	AO	
Justin Adams	49.6%	\$464,221	\$310,253	79.9	Simon Arias	
Jesus Parra	42.0%	\$377,876	\$266,112	78.5	Cohen-Velasquez	
XIV Kevin Butchino	77.1%	\$434,414	\$245,321	79.1	Gabriel Feldmann	
Samuel Artziz	75.6%	\$397,988	\$226,630	84.1	AO-Lorence	
Massoud Vaziri	71.5%	\$419,079	\$244,391	81.8	AO	
XV Ronald Rivera	96.0%	\$393,575	\$200,768	84.2	Cohen-Velasquez	
Anacleto Arevalo	43.4%	\$280,197	\$195,447	83.6	AO	
Paul Kelly	23.1%	\$251,018	\$203,936	78.2	Steve Friedlander	
XVI Alon Barnur	234.1%	\$338,712	\$101,384	90.3	AO	
Rielly Maher	225.1%	\$500,225	\$153,875	79.3	AO	
Richard Whyte	103.5%	\$316,769	\$155,650	79.2	AO	
XVII Tina Skalkos	731.2%	\$301,510	\$36,273	88.2	AO	
Ashley Johnston	246.7%	\$126,051	\$36,354	89.6	AO	
Jennifer Ragan	144.6%	\$196,239	\$80,219	76.9	AO	
XVIII Patrick Locke	1693199900.0%	\$1,411	\$0	92.9	AO	
Vanessa Forouzan	239.9%	\$107,404	\$31,598	95.0	AO	
Noella Coleman	180.2%	\$62,286	\$22,231	87.3	AO	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Jean Romero Capote	310.0%	\$999,797	\$322,500	2,003,308	80.8	Jesus Romero	
Eno Iftiu	306.9%	\$989,908	\$322,500	2,213,119	80.9	AO	
Luis Velasquez	219.0%	\$706,232	\$322,500	900,762	84.6	Jesus Romero	
Joe Levo	208.6%	\$672,874	\$322,500	1,516,501	78.4	Henderson-Locker	
Arif Hajro	181.6%	\$585,718	\$322,500	1,522,430	82.8	AO	
Jorge Caridad	180.5%	\$582,192	\$322,500	666,453	83.7	Fort Worth Latino Division	
Astrid Castrillon	167.5%	\$540,288	\$322,500	924,142	73.2	Hemerson Gonzalez	
Robert Jackson	165.0%	\$532,169	\$322,500	951,749	75.5	Arias-Dlabik	
Jake Gelb	160.8%	\$518,571	\$322,500	839,047	84.4	Nick Moore	
Adalberto Paz	155.9%	\$502,624	\$322,500	759,624	92	San Antonio Latino Division	



ZACH OTTO
SCHAUMBURG, IL



MIKE PARAGIOU
ST LOUIS, MO



DAVID CARPENTER
TEMPE, AZ



BRODY MAUGHAN-EVANSON
WEXFORD, PA



COREY HELLY
EDISON, NJ



MICHAEL MCKIERNAN
PHOENIX, AZ



DANIEL G JOHNSON
NORTH CHESTERFIELD, VA



JESSICA CHANG
STEILACOOM, WA



SCOTT WHEELER
HALIFAX, NS

REGIONAL GENERAL AGENTS



I
ROBERT JANEV
SCHAUMBURG, IL



II
DAVID CARPENTER
TEMPE, AZ



III
MATTHEW CONRAD
CLEVELAND, OH



IV
DARYL GRAHAM
WAUWATOSA, WI



V
SCOTT WHEELER
HALIFAX, NS



VI
STUART PAGAN
TRACY, CA



VII
MARIO HAJRO
SAN CLEMENTE, CA



VIII
MELINDA-RAE LYSE
CALGARY, AB



IX
CHASE MILLER
COLUMBUS, OH



X
PATRYCJA GRUDZINSKA
SCHAUMBURG, IL



XI
ARIF HAJRO
CORONA, CA



XII
KINGSLEY IBEH
PHOENIX, AZ



XIII
ALEXIS NARANJO
HOUSTON, TX

Spotlight recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

OCTOBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Robert Janev	74.4%	\$776,580	\$445,190	82.0	Sabrina Lloyd	
Corey Helly	39.9%	\$553,479	\$395,647	79.3	Giglione-Ackerman	
Mark Neilson	20.6%	\$858,679	\$712,266	84.6	AO	
II David Carpenter	343.8%	\$1,141,967	\$257,335	83.0	Dustin Venekamp	
Matthew Diulus	69.5%	\$482,684	\$284,688	80.2	Simon Arias	
Zach Otto	69.1%	\$412,097	\$243,679	85.1	Sabrina Lloyd	
III Matthew Conrad	85.5%	\$387,795	\$209,046	85.8	S-S-Parks-Salvaggi	
Eric Thompson	75.3%	\$341,819	\$195,022	85.6	S-S-Parks-Salvaggi	
Brody Maughan-Evanson	58.8%	\$435,487	\$274,184	80.0	Simon Arias	
IV Daryl Graham	33.8%	\$102,192	\$76,373	80.6	S-S-Parks-Salvaggi	
Darcy Schrieber	27.0%	\$203,241	\$159,987	83.7	Zach Hart	
Ryan Hall	26.9%	\$169,908	\$133,929	81.6	Laura Fisher	
V Scott Wheeler	77.6%	\$237,913	\$133,943	83.1	Satti-Kanaan	
Sara Vaz	75.0%	\$263,908	\$150,825	78.5	AO	
Bruce Viaje	68.6%	\$208,274	\$123,556	80.5	AO	
VI Stuart Pagan	126.6%	\$126,986	\$56,046	80.5	Mathew Hart	
Meaghan Krecsko	125.6%	\$346,804	\$153,713	83.4	AO	
Patrick Knouse	110.9%	\$191,609	\$90,835	87.5	Slav Bitman	
VII Mario Hajro	349.6%	\$942,797	\$209,676	80.3	AO	
Gregory Rudolph	208.6%	\$367,996	\$119,257	81.5	Simon Arias	
Peter Kwiatkowski	112.2%	\$118,265	\$55,723	86.9	S-S-Parks-Salvaggi	
VIII Melinda-Rae Lyse	248.1%	\$261,193	\$75,038	84.3	AO	
Michael McKiernan	247.5%	\$264,551	\$76,125	82.7	Dustin Venekamp	
Adam Kidikas	89.2%	\$163,008	\$86,147	86.2	Josh West	
IX Chase Miller	129.0%	\$122,395	\$53,440	79.4	S-S-Bendure-Hartwig	
Gabriela Sime	108.5%	\$190,960	\$91,571	82.7	Fisher-Zuzick	
Michael Russo	54.7%	\$111,690	\$72,178	82.8	Laura Fisher	
X Patrycja Grudzinska	302.5%	\$385,015	\$95,664	77.7	Sabrina Lloyd	
John Santosuosso	195.8%	\$152,465	\$51,544	85.4	Brett Gryska	
Mark Bernsdorff	178.0%	\$220,980	\$79,489	82.1	Simon Arias	
XI Arif Hajro	1174.5%	\$435,621	\$34,180	82.3	AO	
Eno Iftiu	491.9%	\$542,388	\$91,635	81.0	AO	
Jessica Chang	273.7%	\$257,537	\$68,914	86.6	AO	
XII Kingsley Ibeh	533.2%	\$68,059	\$10,749	83.9	Dustin Venekamp	
Carlo Buhay	291.8%	\$182,581	\$46,595	73.3	AO	
Cara DeFiore	284.2%	\$82,857	\$21,568	82.3	S-S-Parks-Salvaggi	
XIII Alexis Naranjo	840.4%	\$99,517	\$10,582	77.7	Jesus Romero	
Jennifer Ragan	638.9%	\$35,734	\$4,836	76.9	AO	
Alon Barnur	392.6%	\$158,863	\$32,250	90.3	AO	

ALL TIME RECORD: \$1,348,288 Net ALP — MARK NEILSON

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Robert Janev	30.0%	\$4,724,310	\$3,634,259		82.0	Sabrina Lloyd
II David Carpenter	56.2%	\$4,608,957	\$2,950,808		83.0	Dustin Venekamp
Matthew Diulus	31.5%	\$3,722,204	\$2,831,041		80.2	Simon Arias
III Tahir Quintero Bonilla	92.5%	\$4,058,160	\$2,108,242		74.8	Jesus Romero
Brody Maughan-Evanson	41.8%	\$2,976,614	\$2,098,550		80.0	Simon Arias
Kimberly Hamilton	36.1%	\$2,776,996	\$2,039,958		82.9	Brett Gryska
IV Brandon Summerton	19.1%	\$1,760,277	\$1,478,032		77.8	AO
Randall Cook	18.9%	\$2,156,457	\$1,812,953		78.7	Jamison Weatherspoon
Clayton Slaughter	16.1%	\$1,971,486	\$1,698,530		81.9	Michael Vasu
V Scott Wheeler	47.0%	\$1,853,305	\$1,261,122		83.1	Satti-Kanaan
Bruce Viaje	40.2%	\$1,796,467	\$1,281,755		80.5	AO
Sara Vaz	36.9%	\$1,709,694	\$1,249,294		78.5	AO
VI Andrew Bishop	79.9%	\$1,971,448	\$1,095,669		86.3	AO
James Sodan	78.3%	\$2,061,731	\$1,156,218		83.3	Nick Moore
Meaghan Krescko	66.0%	\$1,856,378	\$1,118,269		83.4	AO
VII Mario Hajro	357.3%	\$4,379,865	\$957,667		80.3	AO
Gregory Rudolph	89.2%	\$1,846,801	\$976,108		81.5	Simon Arias
Duane Shaw	74.4%	\$1,746,384	\$1,001,621		79.2	Sabrina Lloyd
VIII Adam Kidikas	57.9%	\$1,392,394	\$881,865		86.2	Josh West
Michael McKiernan	55.8%	\$1,249,552	\$802,202		82.7	Dustin Venekamp
Taurean Flournoy	35.5%	\$1,071,028	\$790,178		82.5	Weatherspoon-Harris
IX Tim McAdams	67.1%	\$1,274,688	\$762,681		82.7	Weatherspoon-Harris
Gabriela Sime	54.3%	\$1,176,605	\$762,750		82.7	Fisher-Zuzick
Chase Miller	44.7%	\$949,647	\$656,114		79.4	S-S-Bendure-Hartwig
X Patrycja Grudzinska	140.9%	\$1,579,350	\$655,591		77.7	Sabrina Lloyd
Mark Bernsdorff	139.5%	\$1,296,690	\$541,418		82.1	Simon Arias
Casey Kunash	139.5%	\$1,357,806	\$567,011		80.1	Tommy Vena
XI Eno Iftiu	365.5%	\$2,230,174	\$479,088		81.0	AO
Arif Hajro	206.9%	\$1,555,495	\$506,830		82.3	AO
Raul Rojas	59.9%	\$729,850	\$456,480		74.8	Jose Carvajal
XII William Parmeter	116.9%	\$733,977	\$338,410		80.0	Brett Gryska
Brandon Minor	114.6%	\$719,822	\$335,419		87.9	AO
Darrin Roberts	108.4%	\$705,422	\$338,420		81.1	Michael Vasu
XIII Alexis Naranjo	500.0%	\$1,290,067	\$215,000		77.7	Jesus Romero
Conner White	316.0%	\$447,193	\$107,500	89		Arias-Dlabik
Alon Barnur	237.8%	\$344,625	\$102,023		90.3	AO

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



GIGLIONE-ACKERMAN



SABRINA LLOYD



ARIAS-DLABIK



ERNEST POWELL



JOSH WEST



SLAV BITMAN



ANDREW MCQUADE



KEVIN HOLTZ



FISHER-ZUZICK



TOMMY VENA



MOSWEN TAYLOR

TOP % OF NET ALP OBJ ▶



DUSTIN VENEKAMP
Category I
247.9

EC = 2021 Executive Council Member

Spotlight recognizes SGAs in Categories I-XI based on positive Net ALP Growth and Cat XII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

OCTOBER

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I Giglione-Ackerman	111.6	\$853,628	\$765,000		81.4	102.2
Dustin Venekamp	247.9	\$1,501,957	\$605,900		81.4	100.3
S-S-Parks-Salvaggi	147.2	\$1,530,138	\$1,039,200		84.9	53.1
S-S-Bendure-Hartwig	110.8	\$540,351	\$487,600		84.1	21.3
AO	117.7	\$7,185,627	\$6,105,700		81.9	2.4
II Sabrina Lloyd	168.4	\$1,087,058	\$645,400		82.0	49.0
Michael Vasu	96.0	\$420,659	\$438,000		81.6	9.2
Brett Gryska	95.8	\$549,902	\$574,300		83.5	0.2
III Arias-Dlabik	222.0	\$500,278	\$225,300	90		222.4
Mathew Hart	145.1	\$496,421	\$342,100		76.3	38.3
Satti-Kanaan	135.9	\$487,374	\$358,500		82.9	14.0
IV Ernest Powell	128.1	\$278,270	\$217,200		76.2	56.9
Jesus Romero	109.8	\$526,043	\$479,100		75.1	17.1
Cindy Furer	110.3	\$301,977	\$273,900		76.1	4.3
V Josh West	166.8	\$286,861	\$172,000		85.1	70.0
James Cunningham	101.1	\$152,813	\$151,200		80.7	17.0
Laura Fisher	118.5	\$260,921	\$220,100		80.7	15.8
VI Slav Bitman	159.6	\$214,844	\$134,600		87.5	47.5
Jose Carvajal	118.4	\$142,762	\$120,600		78.6	33.1
Corey Neff	98.7	\$138,440	\$140,300		81.5	9.2
Brian Schreiter	121.8	\$165,071	\$135,500		83.0	6.4
VII Andrew McQuade	185.2	\$413,652	\$223,300		84.7	100.7
Tiffany Wagner	98.8	\$123,536	\$125,000		80.8	17.8
Chad Deley	127.2	\$108,218	\$85,100		78.2	1.5
VIII Kevin Holtz	141.6	\$160,001	\$113,000		80.7	27.7
Saavedra-Longino	91.9	\$113,714	\$123,700		83.4	4.0
Chalom-Chalom	80.4	\$122,084	\$151,800		84.5	-18.2
IX Fisher-Zuzick	181.2	\$190,962	\$105,400		82.7	31.8
Jay Washington	117.3	\$95,034	\$81,000		77.1	22.1
Blake Ralston	115.5	\$121,036	\$104,800		81.3	10.1
Denis-Michael Catalano	97.3	\$124,646	\$128,100		82.3	1.1
X Tommy Vena	144.9	\$219,822	\$151,700		79.6	85.4
Mark Beckford	123.3	\$51,802	\$42,000		82.0	29.3
John Young	87.3	\$75,774	\$86,800		83.3	20.1
XI Moswen Taylor	87.9	\$61,979	\$70,500		83.7	-3.6
Martin Forshee	89.2	\$33,107	\$37,100		75.3	-21.4
Chad Potts	68.1	\$38,449	\$56,500		74.1	-31.4
XII San Antonio Latino Division	701.9	\$226,374	\$32,250	95		N/A
Fort Worth Latino Division	700.6	\$229,088	\$32,700		84.0	N/A
Gabriel Feldmann	142.3	\$45,887	\$32,250		80.0	40.6
Almeida-Graham	139.9	\$45,121	\$32,250	94		N/A
Jeremy Rivers	113.6	\$36,637	\$32,250		80.9	22.1
Capozucca-H-W	95.5	\$56,244	\$58,900	98		N/A
Gonzalez-Vasu	93.8	\$30,258	\$32,250	89		N/A

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I AO	100.6	\$54,963,984	\$54,623,200		81.9	16.2
Dustin Venekamp	103.2	\$7,415,559	\$7,185,200		81.4	14.6
S-S-Parks-Salvaggi	91.7	\$12,780,671	\$13,941,000		84.9	4.6
II Sabrina Lloyd	127.2	\$6,629,476	\$5,211,700		82.0	41.1
Brett Gryska	90.7	\$5,242,308	\$5,779,300		83.5	2.8
Michael Vasu	78.4	\$4,140,164	\$5,282,700		81.6	-9.9
III Arias-Dlabik	122.1	\$3,530,661	\$2,892,000	90		42.7
Cohen-Velasquez	106.9	\$4,526,364	\$4,235,500		82.3	22.9
Satti-Kanaan	102.8	\$3,681,674	\$3,580,500		82.9	11.0
Tom Williams	99.0	\$2,995,048	\$3,025,000		80.2	5.1
Mathew Hart	91.2	\$3,885,294	\$4,261,600		76.3	3.1
Jamison Weatherspoon	90.1	\$3,314,447	\$3,677,000		80.5	0.3
IV Jesus Romero	253.3	\$6,400,692	\$2,527,200		75.1	187.0
Nick Moore	153.1	\$3,379,959	\$2,208,100		84.4	67.3
Ernest Powell	120.4	\$2,875,088	\$2,387,100		76.2	39.3
Philip Prata	92.2	\$2,184,066	\$2,367,800		80.8	2.6
V Josh West	135.6	\$2,485,080	\$1,832,500		85.1	54.1
Laura Fisher	97.6	\$2,146,126	\$2,199,800		80.7	12.3
Weatherspoon-Harris	95.4	\$2,033,302	\$2,132,300		81.1	3.1
VI Hemerson Gonzalez	140.0	\$3,332,672	\$2,381,200		73.8	59.3
Ryan Bisanz	116.8	\$1,869,132	\$1,600,300		77.9	33.3
Slav Bitman	105.3	\$1,727,085	\$1,640,900		87.5	18.7
Brian Schreiter	102.0	\$1,532,127	\$1,502,000		83.0	14.1
Giddens-Giddens	98.1	\$1,419,640	\$1,447,500		82.7	8.3
VII Andrew McQuade	195.0	\$2,765,958	\$1,418,200		84.7	122.2
Andre McCallum	102.8	\$1,144,253	\$1,113,000		77.6	0.6
Travis Moody	85.7	\$1,217,692	\$1,420,800		80.7	-3.9
VIII Greg Graham	106.4	\$1,260,545	\$1,185,100		75.9	16.4
Chalom-Chalom	101.2	\$1,168,639	\$1,155,000		84.5	14.4
Kevin Holtz	98.2	\$1,233,700	\$1,256,300		80.7	10.2
Saavedra-Longino	94.7	\$1,140,274	\$1,204,600		83.4	8.7
IX Fisher-Zuzick	138.4	\$1,177,079	\$850,300		82.7	48.6
Blake Ralston	126.3	\$1,234,101	\$977,500		81.3	42.1
Denis-Michael Catalano	125.1	\$1,242,878	\$993,600		82.3	42.0
Byron Paz	109.4	\$1,140,740	\$1,042,800		80.2	27.5
Jay Washington	94.4	\$917,356	\$971,700		77.1	7.7
X Tommy Vena	198.3	\$1,783,678	\$899,450		79.6	153.6
Evan Holzhauser	107.0	\$875,301	\$818,100		79.1	21.0
Kris Thieme	96.0	\$706,790	\$735,900		82.1	7.5
London Nelson	93.4	\$704,235	\$754,200		75.6	4.1
XI Moswen Taylor	112.8	\$744,909	\$660,600		83.7	29.0
Chad Potts	72.9	\$514,505	\$705,700		74.1	-17.0
Martin Forshee	72.6	\$400,244	\$551,600		75.3	-18.2
XII San Antonio Latino Division	736.8	\$2,138,453	\$290,250	95		N/A
Fort Worth Latino Division	655.9	\$2,118,093	\$322,950		84.0	N/A
Almeida-Graham	140.1	\$180,705	\$129,000	94		N/A
Jeremy Rivers	101.4	\$359,861	\$354,750		80.9	153.5
Gonzalez-Vasu	100.3	\$323,329	\$322,500	89		N/A
Gabriel Feldmann	95.8	\$473,916	\$494,700		80.0	16.1
Capozucca-H-W	92.9	\$104,277	\$112,200	98		N/A

CATEGORY I



1
DAVID SCALISI
MANLIUS, NY

CATEGORY II



1
BRENDA WADEY
CALGARY, AB



2
LORI VAUGHN
PORTLAND, OR

CATEGORY III



1
TIM O'CONNOR
YUKON, OK



2
PATRENA SMITH
HARTFORD, CT

CATEGORY IV



1
CINDY KUNCE
CANFIELD, OH



2
VIVIAN DWYER
HARFIELD, VA

CATEGORY V



1
MARIA SIERO
LAKEWAY, TX

CATEGORY VI



1
STEVE ORCHERTON
VICTORIA, BC



2
KELLY PENICK
FORT WORTH, TX

CATEGORY VII



1
DONNA ALTSHUE
NORMAL, IL



2
JESSICA CHRISTERSSON
CORAL SPRINGS, FL



1
NOEL ROBBINS
WESTERVILLE, OH

CATEGORY VIII



2
CHAS ROBINSON
OTTAWA, ON

FIRST SIGNED TG



BRENNA BAILEY
PHOENIX, AZ



CARRIE RICKETTS
SIMI VALLEY, CA

TOP MANAGERS

CATEGORY I



1
JUDY SPADE
LIBERTY CENTER, OH

CATEGORY II



1
KATHERINE PRATT
LEAVITTSBURG, OH

CATEGORY III



1
LACY MARTIN
HUNTSVILLE, TX

INDIVIDUAL REPS: OCTOBER

Category	Rank	Rep	Cards	Obj	% Obj	
I	1	David Scalisi	1,466	1,691	86.7%	
	II	1	Brenda Wadey	2,751	1,160	237.2%
		2	Lori Vaughn	1,905	1,098	173.5%
III	1	Tim O'Connor	2,687	1,000	268.8%	
	2	Patrena Smith	1,434	917	156.4%	
	3	Anna Guido Rohrer	1,509	972	155.2%	
IV	1	Cindy Kunce	3,000	895	335.4%	
	2	Vivian Dwyer	1,277	867	147.3%	
	3	Lisa West	1,221	847	144.1%	
V	1	Maria Siero	2,699	782	345.3%	
	VI	1	Steve Orcheron	1,342	564	238.2%
		2	Kelly Penick	1,113	577	192.8%
VII	1	Donna Altshue	680	511	133.0%	
	2	Jessica Christersson	678	518	130.7%	
	3	Crystal Senour	454	536	84.7%	
VIII	1	Noel Robbins	801	458	174.8%	
	2	Chas Robinson	789	458	172.2%	
	3	Julie Freeman	755	458	164.7%	
Rookie	1	Lindsay McClelland	740	591	125.2%	
IceBreaker	1	Noel Robbins	801	458	174.8%	

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Malka Arony	37,419	27,971	133.8%
	2	Chuck Hill	21,783	17,060	127.7%
	3	Travis Daniels	14,104	12,877	109.5%
II	*1	Tony Anderson	11,380	11,045	103.0%
	2	Lori Vaughn	11,227	10,979	102.3%
	3	Brenda Wadey	11,685	11,598	100.8%
III	*1	Krissa Hensley	11,618	9,392	123.7%
	2	Mark Gagliardi	10,556	9,463	111.6%
	3	Lisa Bennett	9,653	9,442	102.2%
IV	*1	Larry Lozano	11,237	8,816	127.5%
	2	Cindy Kunce	9,494	8,945	106.1%
	3	Lisa West	7,380	8,470	87.1%
V	*1	Maria Siero	14,369	7,818	183.8%
	2	Al Wall	9,741	7,750	125.7%
	3	Thomas Nejman	5,353	6,560	81.6%
VI	*1	Hector Cortez	8,252	5,467	151.0%
	2	Kelly Penick	8,327	5,770	144.3%
	3	Cas Robinson	7,574	5,693	133.1%
VII	*1	Randy Stockley	6,513	4,905	132.8%
	2	Donna Altshue	5,878	5,114	114.9%
	3	Jessica Christersson	5,940	5,183	114.6%
VIII	*1	Minerva Galvan	1,378	916	150.4%
	2	Patrick Duray	6,226	4,583	135.8%
	3	Cheryl Cook	5,119	4,583	111.7%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: OCTOBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Judy Spade	6,933	5,819	119.1%
	2	Katherine Pratt	4,528	4,826	93.8%
III	1	Lacy Martin	7,965	5,078	156.9%
	2	Billy Sauers	3,501	3,321	105.4%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Christa Davis	103,116	85,079	121.2%
	2	JT Tasker	60,621	66,959	90.5%
II	*1	Katherine Pratt	53,801	51,473	104.5%
	2	Dawn Trudden	52,427	56,021	93.6%
III	*1	Lacy Martin	54,265	50,780	106.9%
	2	Billy Sauers	45,719	47,512	96.2%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** AL WALL 5,703
- 2** MARIA SIERO 4,917
- 3** CAS ROBINSON 4,563








1
AL WALL
HOLLAND LANDING, ON

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.

WORLD'S GREATEST BONUS

1	2	3	4	5
				
JOSEPH TOMANOVICH	MARSHALL FERNANDEZ	TREVOR BAILEY	JILLIAN GETZ	DANIEL PARAVISINI
\$38,030 AO	\$26,063 AO	\$24,040 Satti-Kanaan	\$22,976 AO	\$20,924 AO

OCTOBER BONUS LEADERS | PAYOUT: \$3,778,899 | QUALIFIERS: 4,581

<p>\$ 38,030 Joseph Tomanovich 26,063 Marshall Fernandez 24,040 Trevor Bailey 22,976 Jillian Getz 20,924 Daniel Paravisini 20,201 Carrington Hanna 19,840 Todd Krupa 18,514 Firat Ucar 17,797 Josh Spence 15,204 Alon Barnur 14,929 Klaudio Martinaj 14,490 Kristi Basho 13,816 Ervin Metaj 13,573 Jenny Kim 13,401 Joshua Dishong 12,325 Bruno Nuro 12,262 Salaur Khorrami 12,260 Damaris Trejo 11,631 Duni Olusegun 11,206 Dina Boghdady 10,974 Ashley Rust 10,817 Rochelle Magpantay 10,738 Christina Salvatore 10,537 Ashley Mysza 10,495 Tension Mather 10,135 Matthew Zang 10,084 Brock Lampepe 9,739 Ahmad Aqel 9,735 Carmen Arroyo 9,726 Connor O'Donnell 9,580 Henry Jacobs 9,256 Oleg Novitchii 8,792 Nicholas Llewellyn 8,597 Spencer Kozej 8,537 Joshua Elkins 8,403 Olivia Pitre 8,263 Dulce Paz 8,204 Jared Guglielmino 8,140 Klaudio Merizaj 8,108 Austin Ewing 7,930 Jihad Ottallah 7,839 Robert Jackson 7,684 Roger Fung 7,619 Lily Sakai 7,533 Alipate Makaui 7,329 Katie Stahulak</p>	<p>\$ 7,224 Irma Gallardo 7,214 Rebecca Amundson 7,051 Abraham Mogilevsky 7,005 Emily Klich 6,884 Erald Tomorri 6,716 Arturo Romero 6,682 Andrew Brown 6,680 Danial Arif 6,591 Joseph Sarasin 6,558 Aref Sayegh 6,531 Tjere Morrow 6,234 Christopher Gilbert 6,220 Godwill Barungi 6,201 Christian Delgado 6,127 Sophia Anderson 6,116 Anne Banco 6,086 Roger Fredericks 6,010 Savannah Schipman 5,954 Derrick Mason 5,896 Cory Moncol 5,825 Hadi Zreik 5,801 Jennifer O'Donnell 5,735 Preston Klutz 5,729 Joey Kennedy 5,689 Brittmarie Yarian 5,666 Joseph Crivelli 5,643 Joseph Michelin 5,611 Vivian Trinh 5,602 Muhammed Ashraf 5,574 Michael Geyer 5,562 Jordan Graham 5,556 Amirhossein Mirkazem 5,521 Conner White 5,500 Jonathan Rindt 5,495 Colin Ghee 5,480 Sara Hart 5,302 Ricky Gandhi 5,276 Ariel McAlister 5,263 Enri Sako 5,196 Logan Klink 5,174 Michael van Delft 5,163 Frederick Holguin 5,143 Chris Anderson 5,135 Toma Kassab 5,105 Jessie Holland</p>	<p>\$ 5,012 Kelechi Anele 4,954 Sharon Potter 4,946 Razan Zarba 4,928 Kelly Nelson 4,885 Alan Sedaghat 4,866 Denise Kyrkos 4,864 Samisoni Koloa 4,740 Lidia Meglie 4,710 Andre Bent 4,706 Ashkan Khoshmagham 4,705 Tanner West 4,690 Omar Hashimi 4,678 Emily Rogers 4,657 Tina Janti 4,600 Karley Lopez 4,493 Kristopher Bour 4,479 Michele Faul 4,465 Alejandra Ramos 4,453 Vanessa Forouzan 4,434 Anthony Williams 4,423 Michele Stewart 4,397 Melissa Grieb 4,385 Raven Fugate 4,379 Roberto Samano Diaz 4,358 Marc Futterweit 4,357 Veronica Coval 4,347 Joshua Notte 4,344 Brent Henderson 4,342 Sherrie McCarty 4,324 Pa Aliou Kasseh 4,280 Nicholas Gomez 4,272 Imani Banks 4,247 Gabriela Garcia Coro 4,245 Brian Hoenig 4,212 Carlos Jaimes Acosta 4,206 Margorie Mignogna 4,183 Bruce Tan 4,181 Jasmijn Hidalgo 4,136 Nicholas Beyer 4,134 Jairo Cabrera Rojas 4,133 Luis Romero Rosillon 4,123 Danny Sour 4,057 Ryan Hritz 4,043 Dale Fortune 4,028 Nataly Zeitoun</p>	<p>\$ 3,983 Sergio Santana Vargas 3,978 Adam Youssef 3,976 Melinda Skinner 3,970 Crystal Vairretta 3,969 Tiffney Harmouche 3,921 Alex Jankowski 3,909 Timipre Bariqha 3,894 Kasali Kotun 3,894 Mathew Kahwaji 3,888 Sean Merritt 3,869 Ladan Rahbary 3,857 Jesse Fullmer 3,815 Christine Morris 3,795 Michael Russin 3,782 Tony Geer 3,773 Maria M Ramirez 3,765 Ryan Mcdntosh 3,740 Eric LaBossiere 3,734 Del-Sol-Hernandez 3,723 Muhammad Amawi 3,719 Maria La Cruz 3,690 Dalton Beam 3,690 Roy Stephens 3,686 Ahmed Kassem 3,674 Fritznel Octave 3,668 Marie Laine 3,656 Tanner Duy 3,645 Dorota Rusew 3,633 Alex Miller 3,629 Kevin Gillum 3,624 Max Quasem 3,620 Shubham Setia 3,616 Hernan Rodriguez Becerra 3,603 Cameron Deuel 3,598 Agnieszka Kuspser 3,587 Al-Shakise Anderson 3,584 Allison Hadley 3,557 Evelin Castro-Sharif 3,537 Scott Jay 3,524 Sumarah Montas-Brown 3,516 Lindsey Dettwiller 3,503 Chris McElmoyl 3,497 Triston Miller</p>	<p>\$ 3,493 Laura Rojas Barrios 3,486 Jennifer Ragan 3,481 Nancy Djendji 3,447 Anthony Dell'anno 3,438 Noah Vongunden 3,437 Jordan Jones 3,436 Whitney Dotson 3,422 Zackarea Hakim 3,422 Muhammad Mansoor 3,419 Madelanne Padron 3,384 Waundlyan Hardemon 3,363 Jenny Anderson 3,358 Clayton Slaughter 3,357 Michael Maloney 3,357 Evan Stewart 3,332 Danita George 3,331 Eric LaBossiere 3,313 Sydney Lofthouse 3,303 Steffanie Sainato 3,289 Lambert McElrath 3,268 Dalton Moore 3,255 Eric Ramirez 3,248 Tabitha Sanders 3,234 Rosemary Gomez 3,233 Luke Lopiccolo 3,232 Jermaine Moye 3,230 William Heilman 3,224 Arianna Daluz 3,219 Samuel Morrison 3,208 Jeff Hardesty 3,205 London Burnett 3,196 Tony Georges 3,196 Mike Reed 3,150 Christopher Bentley 3,146 Leon Pickett 3,138 Chris Lewis 3,133 Courtney Somsan 3,121 Shiv Patel 3,121 Jake Kim 3,115 Anthony Greco 3,112 Dayana Silva Barraez 3,104 Jorge Alvarez 3,097 Clayton Friday</p>	<p>\$ 3,082 Matthew Adams 3,078 Gurpartap Randhawa 3,058 Michael McKiernan 3,055 Ouanesha Mack 3,045 Julie Aprahamian 3,037 Rubin Chaimov 2,975 Douglas Clarke 2,968 Sione Maumau 2,965 Adrian Bendo 2,954 Jose Aranguren 2,951 Scott Urbanowicz 2,940 Andrea Schmitt 2,929 DeAnthony Hartman 2,898 Truman Falkner 2,896 Christopher Bungay 2,884 Peer Shmelzer 2,882 Lindsay Belham 2,880 Jesus Albarran 2,869 Jose Cuellar 2,863 Shahriar Mohammadi 2,853 Reinaldo Martinez 2,852 Pedro Colls Nunez 2,838 Lamine Diakhate 2,837 Alexander Marogi 2,822 Francisco Morell Revilla 2,820 Joachim Jean 2,814 Lori Hamel Johnson 2,810 Insaf Hmaid 2,803 Samuel Holden 2,799 Pamela Oleary 2,756 Donald Wolak 2,747 Kurt Evans 2,747 Ana Severyn De Osorio 2,746 Babajide Obashoto 2,739 Benjamin Cohen 2,738 Endy Surriel 2,736 Samuel Benton 2,733 Shawn Penner 2,714 Fabian Aniekwensi 2,705 Christian Baymack 2,702 Ana Perozo 2,701 Kevin Ishikane 2,674 Jacquelyn Andaluz</p>
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<p>\$ 2,673 Phoebe He 2,671 Lynn Jenkins 2,669 Kolbie Lewis 2,669 Romal Omid 2,668 Bobby Park 2,665 Sabrina Agostini 2,664 Charles Powers 2,659 Stacie Freye 2,652 Brandine Floyd 2,651 Khadijah Muhammad 2,646 Marshall Habba 2,642 Holli Allien 2,641 Andi Iftiu 2,636 Colleen Kopycienski 2,621 Katherine Nummy 2,620 Jennifer Sosa 2,609 Lejla Jacobsen 2,604 David Rigney 2,604 Harvey Quinn 2,600 Jennifer Webb 2,599 Tyra Grant 2,598 Deanna Peart 2,593 Ryan Jarvie 2,592 Vania Noriega 2,590 Luis Guzman Millan 2,578 Sean Taylor 2,574 Nella Lejeune 2,562 Michael Demaggio 2,561 Cara DeFiore 2,554 Jacob Reiter 2,554 Edward Tadeo Perez 2,552 Nicholas Davis 2,550 Derek Burnett 2,541 Brenna Behan 2,534 Athea Buchanan 2,521 Jimmy Quiffille 2,520 Hector Cruz 2,518 Mario Borino 2,514 Mark Bernsdorff 2,513 Bertin Mangongo 2,511 Hunter Bischoff 2,508 Epifania Segovia Barreto 2,508 Matthew McDowell 2,502 Nina Blackmon 2,501 Herivelto Pereira 2,500 Henry Garcia 2,474 Roniel Ortega 2,473 Lleison Martinez 2,453 Blair Sheppard 2,452 Conor Markins 2,450 Peter Chango 2,448 Braydon Cameron 2,448 David Coulter 2,435 Frederik Diaz Mata 2,433 Sherita Thompson 2,431 Yuri Ramirez Torres 2,427 Gustavo Cardenas Gonzalez 2,424 Kara Roenspries 2,421 Brandon Anderson 2,417 Danica Rivera 2,417 Luis Barbaresco 2,409 Sabrina Smith 2,405 Ana Machado Rodriguez</p>	<p>\$ 2,403 VaShawn Nelson 2,401 Monica Montgomery 2,400 Dmitry Pendro 2,399 Steven Counts 2,398 Gareth Collins 2,385 Vienna Howat 2,378 Christina Babcock 2,374 Maher Altairi 2,360 Tyler McKnight 2,353 Jonathan Conner 2,345 Tony Kleib 2,345 Daniel Hirsch 2,341 Elijah Findley 2,338 Ryan Clawson 2,335 Travis White 2,320 Noella Coleman 2,301 Daytona Hernandez 2,300 Cody Langston 2,295 Marcellus Brice 2,295 Kashala Guiden 2,290 Katherine Alfonso Zerpa 2,287 Katy Rivera 2,263 Wesley Johnson 2,262 Scott Whitford 2,256 Caroline Johnson 2,256 Fouad Gerges 2,251 Derek Sutherland 2,251 Nicole Cenkner 2,245 Bryan Juskiw 2,240 Nicholas Smith 2,240 John Torres 2,233 Joshua Hammond 2,232 John Vacca 2,226 Daxton Barzee 2,225 Mark Neilson 2,224 John Lamere 2,223 Alek Lichniak 2,221 Allisa Louis Crisostomo 2,220 Timothy Copenhaver 2,210 Erica Robertson 2,206 Elio Mertiiri 2,192 Julia Loboda 2,188 Patrick Donovan 2,187 Jose Yvimas Garcia 2,186 Devin Finley 2,185 Natalia Beltran Hernandez 2,185 Preeti Sahgal 2,184 Bryan Stoddard 2,184 Carolyn George 2,182 Minji Co 2,181 Brittany Ketner 2,179 Sean Blaney 2,178 Mark Diskin 2,177 Tiffany Bertao 2,174 Ronald Vega Mauriz 2,167 Dan Devries 2,161 Anthony Clement 2,157 Brooklyn Herod 2,155 Jerry Allien 2,154 Gahad Sulieman 2,154 Nicholas Chuma 2,149 Christian Baymack 2,147 Connor Meakins 2,143 Yrmaly Lopez 2,140 Tumatari Filiai</p>	<p>\$ 2,135 Daniel Prinzo 2,134 Jose Anderson 2,133 Darius Rowan 2,126 Betsy Adney 2,120 Davina Vo 2,120 Michael Jang 2,119 Lebert McBean 2,117 Elba Diaz 2,114 Jessica Davis 2,113 Cindy Verdespina 2,108 Alexandra Longo 2,106 Zachary Hogya 2,101 Beverly Bishop 2,091 Chilynn Acevedo 2,088 Hector Sartori 2,086 Valentin Paraian 2,085 Yesenia Garcia 2,080 Sayed Hashimi 2,078 Micaiah Morrison 2,073 Matthew Code 2,072 Nafic Djendji Abdel Khalek 2,071 Isiah Brown 2,063 Tani Small 2,063 Derrick High 2,059 Jordan Goo 2,058 Dan Williams 2,042 Rohan Johnson 2,041 Nicole Cenkner 2,041 Alexander Gomez 2,038 Gunnar Jorstad 2,030 Mackenzie Burchett 2,028 Michael Castro 2,026 Michael Battaglio 2,025 Marla Seicean 2,025 Richard Zuccato 2,024 Julian Committee 2,020 Elion Bendo 2,017 Travis Carpenter 2,016 Andres Garcia Gomez 2,012 Amber J Smith 2,011 Jonathan Da-Al 2,010 Eduardo Castillo 2,003 Sean Henry 2,000 Kenneth Barker 1,997 Jacob Russell 1,997 Noris Dominguez Ramirez 1,980 Richard Carter 1,976 Jordan Turchin 1,975 Meaghan Montoya 1,975 Carlos Marin 1,975 Derrick Turner 1,970 Jessica Pastor 1,966 Myles Coston 1,958 Daniela Rangel 1,955 Magaly Una 1,954 Timothy Jones 1,948 Crystal Rodgers 1,947 Keeland Bryant 1,940 Victoria Lopes 1,940 Tyler Worstell 1,934 Abraham Fernandez 1,930 Hilsy Perez 1,930 Alexis Palacio 1,929 Jennifer Anthes 1,927 John Zwald 1,926 Maurice Coleman</p>	<p>\$ 1,925 Damon Stroup 1,924 Eileen Vasquez 1,924 Amanda Dougherty 1,924 Lu Zhang 1,922 Kelly McDonald 1,922 Amir Iranidoosthaghghi 1,917 Tyler Teague 1,913 Edward DeFurio 1,901 Juan Nunez 1,901 Stuart Pagan 1,901 Edgar Gonzalez Montesino 1,896 James Sherwood 1,894 Amindel Reyes 1,885 Paula Thompson 1,884 Paola Marin 1,875 Lamarcus Jackson 1,870 Tomarus Burks 1,869 Sullena Staton 1,865 Andrew Ball 1,862 Chantia Williams 1,861 Christopher Applegate 1,859 Alexandra Lapensee 1,854 Garrett Cegon 1,854 Stephanie DesForges 1,848 Kingsley Ibeh 1,845 Sofia Cedeno Leal 1,844 Gregory Northrup 1,842 Brad Toyama 1,840 Victoria Divinsky 1,837 Enoch Baiden-Nimene 1,834 Kimbria Bracey 1,829 Meardey Kim 1,825 Gage Harrington 1,822 James Butler 1,822 Mohammad Kacheff Alghataa 1,819 Nelson Radnoty 1,817 Alexander Shpirt 1,813 Paul Read 1,810 Alex Smith 1,808 Randa Mustafa 1,807 Madelyn Sanders 1,806 Elna Huseynova 1,796 Sommer Waskiewicz 1,793 Andrew Bernsdorff 1,793 Shana Cheatham 1,790 Darion Fleming 1,788 Josefina Lugo 1,787 Morvarid Tadayon 1,786 Justin Hermann 1,782 Jessica Santamarina 1,768 Brett Murray 1,767 Paola Ramos 1,766 Zachary Johnston 1,766 George Ray 1,765 Amber Thompson 1,764 Ariel Patton 1,762 Ryan Crawford 1,760 Joel Acosta 1,759 Brent Rains 1,757 Zachary Poker 1,757 Marvelie Sanchez 1,756 Farnaz Fotovat Ahmadi</p>	<p>\$ 1,755 Elaina Bergeron 1,749 Scott Florin 1,745 Nick Scordos 1,743 Kettia Simon 1,742 Ian Pickett 1,742 Jake Taylor 1,740 Jesus Castro 1,739 Chakeena Martin 1,734 Joshua Mills 1,730 Javier E Munoz 1,730 Jessica Specht 1,730 Jaheim Armstrong 1,728 Jordan Hamrick 1,725 Deanna Olson 1,724 Sarah Walter 1,724 Carly Ferraro 1,724 Donald Gregoire 1,723 Justin Rydzziel 1,722 Alvin Ali 1,720 Zenia Huerta 1,720 Marlene Barrett 1,719 Patrick Locke 1,718 Gary Slocum 1,716 Noura Abdelkhalek 1,714 Meaghan Krecsko 1,714 Clayton Sullivan 1,712 Mariana Morales 1,707 Valentina Nguyen 1,706 Serenna Minix 1,706 Delena Spencer 1,702 Selina Maldonado 1,702 Leonardo Perez 1,701 Roberto Burns 1,701 Corrine Loken 1,699 Daoud Naser 1,692 Tyrese Holland 1,692 Mike Paragiu 1,690 Richard Sidoti 1,690 Malcolm Pasquier 1,682 Maria Galvez 1,679 Asata Walker 1,677 Carrie Padgett 1,675 Kimberly Ramirez 1,673 Joanne Patten 1,673 Randa Mustafa 1,672 Gregory Caldwell 1,671 Trace Cary 1,670 Veronica Britos 1,666 Denise Buchholz 1,664 Devin Lewis 1,661 Myaa Fallon 1,657 Sassy Rodriguez 1,655 Lindsey Staffery 1,653 Oscar Otaiza 1,650 Dennis Thomas 1,649 Asiguy Haugabook 1,646 Valerie Minix 1,644 Selale Booher 1,644 McKenzie Cantrell 1,641 Joel Trask 1,639 Aaron Patt 1,639 Katelyn Ucar 1,633 Pablo Solis 1,633 Jayvon Braxton 1,628 Cathleen Hairston 1,626 Carlos Falcon Barros 1,625 Cathy Dishong 1,625 Ashlee Brill</p>	<p>\$ 1,624 Kendrick Greene 1,622 Johnathon King 1,622 Bart Barrett 1,620 Peter Poulakis 1,620 Sharon Briscoe 1,618 Dana Martin Gonzalez 1,615 Tarance Biermacher 1,614 Melissa Losk 1,610 Cherod Gadsdon 1,596 Agnieszka Kopacz 1,591 Mary Teah 1,591 Damon Sims 1,589 Joshua Bacchus 1,588 Melissa Nguyen 1,584 Aisha Ahmad 1,579 Phi Phan 1,579 Jessica Chang 1,577 Constance Tuiteleleapaga 1,573 Ameenah Muhammad 1,572 Cameron Mack 1,566 Sandra Dumas 1,566 Yelitza Dominguez 1,565 Yelba Pelayo 1,565 Zayd Abdelhaq 1,563 Aldo Ramirez Marinelli 1,563 Ryan Bevan 1,560 Victoria Perea 1,559 Felipe Machado-Santanna 1,557 Elazar Roco 1,551 Kevin Heibult 1,549 Bernardo Lopez 1,548 Oscar Gastelum 1,548 Maria Lugo Rincon 1,547 Marisa Okano 1,547 Sarah Saleim 1,544 Evan Lee 1,544 Teresa Carver 1,539 Rachael Glamp 1,537 Christian Cox 1,537 Frank Ramirez Orsetty 1,536 Alejandro Sanchez Rios 1,532 Geoffrey Osili 1,524 Flor Tapia 1,524 Chase Snider 1,523 Uttara Ly-Beltre 1,520 Garrett Amora 1,519 Cole Hatfield 1,519 Maziar Taghdiri 1,518 Margarita Hickman 1,512 Danielle Denson 1,512 Freddy Arias 1,509 Raymond Kauppila 1,506 Jennifer Lucero 1,504 Ellen Tuttle 1,504 Richard Millington 1,504 Weena Centeno-Wade 1,498 Karem Cogollo 1,497 Carlos Frias Caraballo 1,497 Jenny Alvarez 1,489 Jonathan Ballard</p>
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LEADERSHIP BONUS

WORLD'S GREATEST BONUS - CONTINUED

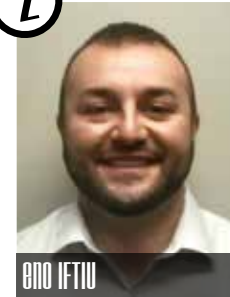
\$ 1,488 Michael Scarborough	\$ 1,373 Anna Mirzaee	\$ 1,279 Adalberto Paz Villalobos	\$ 1,206 Carson Coady	\$ 1,122 Melissa Argomaniz	\$ 1,063 Andrew Chambers
1,487 Katharine Thorne	1,373 Kiley Aviles	1,277 Gerardo Gonzalez	1,204 Ryan Marquis	1,121 Christopher McGlynn	1,061 Karli McCleery
1,487 Orfelina Datto	1,372 Keshawn Pierce	1,277 Ashley Kopchak	1,204 Joseph Mistleh	1,120 Heather Spencer	1,059 Elijah Kanofo
1,487 Leanna Sinclair	1,370 Peter Barany	1,277 Keith James	1,202 Adriana Aboulwafa	1,119 Jacob Houchin	1,058 Paiton Hamilton
1,486 Narmeen Khadair	1,367 Ireland Sirni	1,276 Zachery McHattie	1,200 Corey Helwig	1,118 Bradley Christiansen	1,057 Maria Hinderleider
1,486 Derrick Davenport	1,364 Amy Shui	1,273 Kevin Beaver	1,198 Kaleasha Pullicar	1,117 Calvin Brewer	1,057 Frank Massaro
1,477 Tyler O'Toole	1,364 Ivoni Fuimaono	1,272 Ambar Pimentel	1,195 Nicklaus Boker	1,117 Stephanie Prince Leon	1,055 Victoria Vaxter
1,476 Jack Fisher	1,364 Kyle Mulzer	1,272 Michael Vanhorn	1,195 Katherine Carter	1,052 Celines Santana	1,051 Ifeanyi Ufundu
1,474 Asante Jackson	1,360 Cameron Lashbrook	1,272 Ranjana Chopra	1,192 Lee Jeffers	1,051 Kye Williams	1,051 Bryan Fujikawa
1,473 Vyacheslav Vasilenko	1,360 Jakob Terry	1,271 Zachary Hager	1,190 Steven Baum	1,051 David Bilotti	1,049 Daryuztka Rodriguez Balza
1,472 Jorge Villamizar Ceden	1,358 Danielle Custis	1,270 Kelly Jones	1,190 Sonia Tynner	1,047 Awbrey Vachon	
1,471 Jorge Toribio	1,357 Aleesha Warner	1,270 Paige Zuzick	1,189 Dawn Rouanzoin	1,046 Jacqueline Kabluyen	
1,471 Mohammed Elkhatib	1,356 Kyle VanBibber	1,270 Temesghen Starr	1,185 Nicole Barabas	1,046 Genene Gray	
1,467 Carly Baird	1,354 Ashlee Kilayko	1,270 Chris Densham	1,185 Brittany Plish	1,045 Lincoln Dziekonski	
1,466 Lauren Darnell	1,344 Sonya Miller	1,269 Victor Breault	1,185 Rossana Carruyo Parra	1,045 Laura Chavez	
1,463 Joseph Kanaan	1,344 Shantasia McCain	1,268 Victor Breault	1,184 Kyle Trantham	1,045 Payton Borella	
1,461 Kimberly Alston	1,342 Dustin Holtz	1,267 Sofiya Hudzyk	1,181 Maibelin Gonzalez	1,044 Brandon Hamilton	
1,461 Dirk Devries	1,342 Stephany Garcia	1,267 Ruben Terrero	1,178 Derya Ekren	1,044 Lilian Velazcovillar	
1,458 Nasir Imodagbe	1,341 Louis Maude	1,266 Cleopatra Sola	1,176 Matthew Cartwright	1,038 Denasha Hill	
1,447 Alyssa Libby	1,339 Jacob Krieger	1,266 Jonathan Lu	1,176 Gregory Borton	1,035 Cameron Mandrake	
1,446 Miguel Marquina	1,339 Justin Diaz	1,261 Andrea Erwin	1,175 Keishaundra Brent	1,034 Victor Ledesma	
1,445 Edon Nevzadi	1,337 Mavrick Fredericks	1,260 Cross Steplowski	1,174 Jessica O'Brien	1,033 David Ferriolo	
1,439 Mariah Luquin Botello	1,333 Gabrielle Kolar	1,259 Keith Holmes	1,170 Sean McGuigan	1,032 Benjamin James	
1,439 Joshua Hosenbold	1,333 Austin Rockall	1,255 Jillian Hildebrand	1,167 Francesco Aulino Almeida	1,032 Alexis Tran	
1,436 Dominick Nieves	1,333 Laurekins Pardovani	1,254 Andrew Haskins	1,167 Holly Bonhorst	1,031 Victor Romero	
1,435 Anthony Solano	1,331 Adam Kidikas	1,254 Danilo Mendoza	1,167 Tyler Robinson	1,030 Lucas Konstatos	
1,432 Daniel Hensley	1,331 Chandler Collins	1,252 Stephen Coons	1,166 Samantha Hobbs	1,027 Juan Urribarri	
1,431 Dina Tuy	1,330 Daly Caceres	1,251 Cody Hanneken	1,163 Maria Aguilera	1,027 Mitchell McLaughlin	
1,429 Christy Anderson	1,330 Trace Johnson	1,247 Andrew Elledge	1,160 Dorothy Ibe	1,025 Noah Wasmuth	
1,428 Candice Seabrooks	1,329 Arthur Westergren	1,246 Jonathan Collins	1,159 Amber Hamerl	1,024 Andrea Day	
1,427 Leonard Williams	1,328 Alex Grushko	1,246 Danika Cherisol	1,158 Jaime Rodriguez	1,024 Kelly Curley	
1,426 Fred Greenawalt	1,326 Jessy Girard	1,242 Leanne Erney	1,154 Joseph Ciliberti	1,024 Brandon Hughes	
1,422 James Ganci	1,325 Todd Weinberg	1,242 Krista Posey	1,154 Tyler Hart	1,022 Vishwanath Sankaran	
1,421 Jordan Viaje	1,325 Sergio Hernandez	1,240 Amanda Martin	1,153 Nina Dolman	1,022 David Helbling	
1,421 Ethan Robey	1,325 Tyler Parker	1,238 Erma Rainey	1,153 Nauleni Tuionetoa	1,017 David Helbling	
1,417 Rafael Melendez	1,325 Sergio Hernandez	1,237 Jantale Jones	1,152 Erika Torres	1,016 Shanna Eller	
1,416 Indyret Raga Godoy	1,325 Tyler Parker	1,234 Tyler Stewart	1,151 Kevin Butchino	1,016 Raymon Ashley	
1,412 Venus Grier	1,325 Sergio Hernandez	1,234 Aaron Luczak	1,151 Diana Ransom	1,013 Anthony Duenas	
1,411 Robert Joseph	1,325 Tyler Parker	1,233 Angelo Luciano	1,149 Galvin Hoopes	1,012 Kharla Duran	
1,411 Jovencio Sales	1,325 Sergio Hernandez	1,232 Patrick Sullivan	1,148 Chad McLaughlin	1,012 Charles Tier	
1,408 Ronald Davis	1,325 Tyler Parker	1,231 Connor Brown	1,148 Alexandra Willinger	1,011 Vera Beazley	
1,408 Christina Quillen	1,325 Tyler Parker	1,231 Lance Cobbs	1,143 Adrian Atencio	1,010 Jason Ondic	
1,408 Robert Hardy	1,325 Tyler Parker	1,225 Derek Woo	1,142 Tina Rheume	1,008 Karen Stanley	
1,408 Vanessa Rodriguez	1,325 Tyler Parker	1,223 Omaira Garces Ramonez	1,141 Chad Johnson	1,008 Anthony Chirban	
1,407 Juliya Ostapyuk	1,299 Orett Nelson	1,221 Samson Adelufosi	1,138 Kim Tran	1,007 Jeffrey Hudson	
1,406 Natalie Soboleva	1,299 Orett Nelson	1,219 Cody Walter	1,135 Ivonne Leon	1,006 Jordyn Lavigne	
1,406 Miguel Hernandez	1,297 Kristopher Cain	1,217 Isileli Tupou	1,133 Ana Owen	1,006 Ramando Bernard	
1,403 Patrick Knouse	1,297 Noah Rawson	1,216 Richard Bracho	1,133 Uzochiamaka Nechi	1,004 Shane Valentine	
1,401 Daniel Arzate Roa	1,294 Joe Bevacqua	1,215 Adem Abdula	1,133 Brian Morris	1,003 Luciano Valero Vidal	
1,399 Nadia Bailey-Robinson	1,293 Mark Lucacj	1,214 Sandra Winstead	1,125 Joshua Briggs	1,002 Roman Kreys	
1,396 Alan Jaime	1,289 Kacey Morgan	1,213 David Mayfield	1,125 Shawn Stewart	1,002 Darreontae Moore	
1,394 Shaun Kim	1,283 Amber Spencer	1,213 Fatima Mashriqi	1,125 Wesley Bromley		
1,386 Priscila Gonzalez	1,282 Humberto Vivas Soto	1,213 Kathryn Fell	1,125 Makenna Boliver		
1,385 Robert Taupau	1,282 Jessica Rosenberg	1,210 Meredith Carrier	1,124 David Estey-Ang		
1,382 Veronica Salazar	1,282 Noah Chadran	1,207 Stephanie Novel	1,123 Drew Johnson		
1,376 Chevon Riley	1,282 Fabian Wilson	1,206 Serg Martires	1,123 Erica Lent		

1



TAULANT BANE
\$99,264
Dustin Venekamp

2



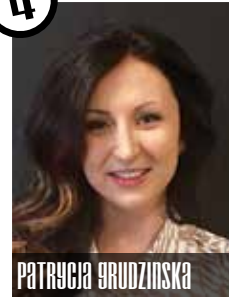
ENO IFTIU
\$81,136
AO

3



ARIF HAJRO
\$64,695
AO

4



PATRICIA GRUDZINSKA
\$47,389
Sabrina Lloyd

5



RYAN STENGLEIN
\$40,405
AO

OCTOBER BONUS LEADERS

PAYOUT: \$2,720,364

QUALIFIERS: 842

\$ 99,264 Taulant Bane	\$ 11,971 Maria Elisa Moros Ojeda	\$ 7,169 Moriah Chandler	\$ 5,485 Taleb Jammoul Hajali	\$ 4,259 Matthew Diulus	\$ 3,326 Daniel Arif
81,136 Eno Iftiu	11,889 Carrington Hanna	7,098 Chilynn Acevedo	5,456 Sean Smith	4,190 Andrew Hynan	3,285 Roselvy Mediavilla
64,695 Arif Hajro	11,874 John Santosuosso	6,993 Brandon Minor	5,397 Toni-Ann Allen	4,154 Chris McFoy	3,218 Daniel Perkins
47,389 Patricia Grudzinska	11,847 Ian Rouleau	6,932 Brent Bowling	5,391 Michael Burningham	4,153 Justin Diaz	3,208 Mark Banks
40,405 Ryan Stenglein	11,811 Katie Stahulak	6,888 Matthew Ward	5,350 William Parmeter	4,123 John Tong	3,182 Brendan Suranyi
29,072 Mark Neilson	11,722 Ervin Metaj	6,827 Victoria Lewis	5,304 Nabil Atallah	4,118 Kelly Ekker	3,175 Jessica Santamarina
28,382 Zach Otto	11,616 Jorge Caridad	6,802 Stella Roznovan	5,273 Jake Gelb	4,109 Axel Carrasquel	3,172 Doris Martinez Garcia
26,367 Helgi Bistochett Navarro	11,526 Ahmed Kassem	6,768 Norvi Belisario	5,252 Ebony Ortiz	4,095 Heriberto Chavez	3,171 Pa Alieu Kasseh
25,092 Jillian Getz	11,176 Darrell Asbell	6,739 Jenna Gula	5,210 Alfredo Garcia	4,051 Taurean Flourmoy	3,153 Tina Nelson
23,922 Scott Wheeler	11,050 Daniel Li	6,733 Daniel Orr	5,159 Ed-Maggie Myrthil	4,007 Mohamed Shogar	3,144 Ryan Wilson
23,809 Klaudio Martinaj	10,782 Nick Scordos	6,705 Cara DeFiore	5,148 Troy Williams	3,972 Patrick Donovan	3,135 Nairobi Contreras
23,319 Mark Bernsdorff	10,701 Dustin Dunbar	6,660 Andrew Bishop	5,145 Adianeza Rodriguez	3,964 Christopher Larsen	3,096 Christopher Botelho
22,668 Bobby Gujral	10,310 William Thomas	6,580 Angel Caridad	5,073 Melissa Sidoti	3,914 Victoria Lindner	3,081 Joseph McCallister
22,153 Alon Barnur	10,013 Daniel Zotter	6,545 Jeffery Thiel	5,069 Nelly Cuba De Tabares	3,907 Christopher Hintz	3,077 Patrick McKeown
21,001 Michael McKiernan	9,860 Mark Lahijani	6,504 Carmen Pena Guedez	5,065 Rita Rider	3,844 Timothy Bugge	3,052 Stephen Jeung
19,978 Jeremiah Russin	9,779 Jonathan Rindt	6,494 John Vacca	5,044 Adrienne Bragas	3,802 Timothy Wilson	3,050 Bryce Engstrom
19,778 Yania Tineo Soto	9,315 Evan Stewart	6,477 Paul Kelly	4,965 Saury Espaillet	3,734 Adam Wheeler	3,031 Derrick Davenport
19,637 Bledar Bane	9,234 Ryan Crawford	6,421 Evelyn Romero	4,921 Justin Herrmann	3,731 Omar Billy	3,001 Cameron Gray
19,562 Matthew Conrad	9,179 Meaghan Krescko	6,362 Kamal Tayyib	4,921 Andreina Atencio Prado	3,690 Sara Hart	3,000 Crystal Vairretta
19,472 Chris La Fond	8,902 Eric Thompson	6,328 Antonino Taormina	4,862 Ryan Fickert	3,687 Carey Hartman	2,994 Michael Jang
19,339 Rielly Maher	8,896 Marisa Willgruber	6,338 Marisa Willgruber	4,855 Pedro Lemos	3,683 Kristi Basho	2,988 Nicholas Chuma
19,274 Jenny Kim	8,872 Gabriela Sime	6,205 Jeffrey Hudson	4,828 Jennifer Ragan	3,678 Zachary Poker	2,981 Jose Cuellar
18,763 Brody Maughan-Evanson	8,764 Kingsley Hansen	6,199 Seth Frisby-Jack	4,819 Sabrina	3,659 Eric Snyder	2,953 Derek Foore
18,442 Zackarea Hakim	8,691 Ashley Clarke	6,197 Dianka Blash	4,819 Kryshundayal	3,654 Matthew Turnquist	2,922 Susana Al Choufi Naim
17,453 Joseph Tomanovich	8,681 Jose Aranguren	6,180 Phillip Waisman	4,818 Matthew Hudlin	3,653 Alberto Alcala	2,906 John Lamere
16,936 David Carpenter	8,584 Ian Zollos	6,180 Phillip Waisman	4,818 Matthew Hudlin	3,651 Beau Minnick	2,886 Jennifer Jantzen
16,521 Mario Hajro	8,561 Steven Warner	6,140 Kevin Appasamy	4,785 Joshua Jackson	3,607 Darrin Roberts	2,883 Venus Grier
16,280 Joshua Olin	8,442 Michael Romero	6,137 Mark Auvil	4,778 Aaron Piotrowski	3,607 Brinsley Maughan-Evanson	2,879 Jeffrey A Smith
16,184 Gregory Rudolph	8,336 Jeffrey Espinal	6,102 Jason Bratin	4,757 Erald Tomorri	3,606 Brinsley Maughan-Evanson	2,872 London Burnett
16,054 Paul Samra	8,112 Alipate Makaui	5,932 Daryl Graham	4,717 Monica Montgomery	3,589 Gianni Toma	2,839 Joshua Reyes
14,189 Carlo Buhay	8,059 Andi Iftiu	5,856 Bruno Nuro	4,671 Daniel Pacheco	3,579 Thor Leighton	2,800 Alec Seibold
13,509 Travis Picklesimer	7,955 Massoud Vaziri	5,783 Nicole Herrin	4,620 Jesse Fullmer	3,559 Yussuf El-Zein	2,782 Devon Chapman
13,304 Nafic Djendji Abdell Khalek	7,869 Blake Higuchi	5,776 Brandon Hughes	4,616 Joseph Rotolo	3,549 Jimmy Quiffille	2,745 James Fangmann
13,108 Johnny Ly	7,810 Edward DeFurio	5,758 Alex Kae	4,576 Yelinet Godoy Latuff	3,512 Slavita Hut	2,744 James Sodan
13,106 Daniel Prinzo	7,755 Jadelene Welty	5,741 Conor Markins	4,536 Maria Martinez	3,503 Francesca Veltri	2,728 Jasmyne Norris
13,002 Arturo Romero	7,754 Jean Romero Capote	5,712 Christopher Gilbert	4,495 Marcos Mendoza Cedeño	3,501 Jovanie Scarlett	2,725 Dan Ikei
12,943 Luay Ghawi	7,699 Spencer Kozej	5,697 Adem Abdula	4,464 Matthew Sutton	3,476 Kelly Schoenherr	2,720 Jonathan Conner
12,704 Bruce Viaje	7,582 Martin Salavec	5,689 Steven King	4,456 Brandy Llewellyn	3,442 Matthew Sutton	2,710 George Shafiek
12,698 Joe Lewo	7,462 Sara Vaz	5,660 Lauren Vassallo	4,411 James Marks	4,456 Brandy Llewellyn	2,703 Jacob Russell
12,417 Doron Freud	7,361 Luis Velasquez	5,622 Carlos Barreto Bermudez	4,392 Damen Hartwick	4,411 James Marks	2,672 Sean Blaney
12,367 Nafic Djendji Abdell Khalek	7,291 Joshua Egyud	5,604 Zachery Kertulis	4,351 Ryan Hritz	4,392 Damen Hartwick	2,645 Danielle Morales
12,040 Melinda-Rae Lyse	7,256 John Schaeffer	5,523 Conner White	4,331 Vincent Massari	4,351 Ryan Hritz	2,636 William Dugan
	7,227 Bobby Park	5,493 Yelitza Dominguez	4,310 Daniel Umbertone	4,331 Vincent Massari	2,633 Alvaro Ramirez Calderon
		5,488 Bobby Hamilton	4,299 Ariana Jones	4,310 Daniel Umbertone	2,629 Matthew Bogle

RGA LEADERSHIP BONUS

LEADERSHIP BONUS - CONTINUED

\$ 2,628 Austin Macias	\$ 1,980 Erica Robertson	\$ 1,584 Mark Lomonaco	\$ 1,180 Cody Langston	\$ 828 Tyler Cox	\$ 585 Jonathan Santiago
2,618 Ransley Vazquez	1,958 Mesele Ruhland	1,583 Ryan Jarvie	1,159 Nelson Desmond	825 Joseph Hogue	584 Christy Anderson
2,615 John Collins	1,945 Jennylyn	1,573 Rodney Williams	1,151 Kerry Zorns	824 Joel Acosta	579 Minh Phung
2,612 Peter Gabranski	Militante-Radnoty	1,558 Jordan Stelzer	1,151 Drake Smith	824 Blake Tomblin	577 Mark Reilly
2,599 Alejandra Ramos	1,939 Luis Guzman Millan	1,545 Gary Slocum	1,149 Anizabeth Parra	823 Vanessa Farias	573 Hayden Mandrake
2,597 Clayton Slaughter	1,939 Michael Battaglio	1,543 Sean Taylor	1,142 Gabriel Rocha	818 Gregory Caldwell	573 Melissa Nguyen
2,559 Tyler Boulden	1,937 Trace Johnson	1,542 Elyse Bryan	1,148 Charles Powers	808 Phi Phan	566 Joseph Michelin
2,541 Luis Osorio Bello	1,928 Klaudio Merizaj	1,529 Shalom Chaimov	1,147 Andrea Schmitt	800 Hasan Ghazal	562 Aliya Johansen
2,536 Cole Hatfield	1,924 Oyindamola Falegan	1,528 Havis Alvarado	1,143 Andrew Vickery	792 Steffanie Sainato	562 Joseph Sansobrinno
2,528 Mele Makai	1,913 Julian Navalta	1,527 Lubraska Iguaro	1,143 Andrew Vickery	791 Tammy Gawron	559 Raveen Franklyn
2,526 Mickey Adkins	1,903 Abigail Luna	1,521 Montana McDonald	1,136 Craig Strompf	788 Stuart Guthrie	554 Christopher Burkholder
2,519 Evan Donoghue	Rodriguez	1,506 Rex Munsey	1,132 Daniella Torres	774 Marvin Gonzalez	553 Mayra Robles
2,497 Lussie Hilton	1,895 Morella Parejo	1,500 Roger Fredericks	1,124 Peer Shmelzer	764 Aaron Friedlander	551 Aaron Chen
2,487 Agnieszka Kasper	1,893 Maria Bonilla	1,475 Cartiza Rojas	1,120 Jimmie Parsons	758 Richard Sidoti	549 Justin Adams
2,485 Arianna DaLuz	Borrego	1,473 Bradley Fordyce	1,118 Jabari Thompson	757 Sione Maumau	546 Alexandre Simard-Jean
2,478 Eduardo Peraza	1,879 Kwabena Antwi	1,470 Tanner Duy	1,116 Outtara Ly-Beltre	754 Benjamin Sulcer	544 Ariel McAlister
Ramos	1,866 Anthony	1,461 Matthew Cartwright	1,104 Kellie Tucker	736 Ireland Sini	544 Sophia Armstrong
2,477 Adrain Alfred	Mazurkewicz	1,461 Asiguy Haugabook	1,100 Sarah Reay	721 Tasha Marker	542 Dirk Devries
2,473 Jonathan Da-Al	1,863 Morvarid Tadayon	1,454 Joshua Wang	1,097 John Catalano	718 Kalie Mendrek	540 Shane Gibson
2,462 Fatima Jaguros	1,860 Raul Pinto	1,449 Ross Ewen	1,093 Tichina Haughton	717 Steven Counts	539 Shawn Feistamel
2,457 Joey Almeida	1,854 Sean Shephard	1,445 Phillip Rigoli	1,092 Jesse Rennich	713 Christina Salvatore	534 Alexandria Greer
2,451 Morgan Lobello	1,852 Marsei Hogan	1,437 John Torres	1,072 Behrad Baghbanian	712 Ileana Tineo	526 Christian Navarro
2,444 Robert Jackson	1,844 Kenneth Barker	1,434 Kade Beck	1,071 Eddie Gonzales	687 Amanda Peterson	525 Jordan Russell
2,435 Edon Nevzadi	1,840 Cash Sampson	1,434 Kempton Perry	1,064 Brandine Floyd	686 Rachel Whiting	521 Jessica Specht
2,423 Brandon Summerton	1,834 Gunnar Jorstad	1,423 Daniel Schwartz	1,048 Corey Helwig	685 Tyler Lefebvre	520 Rodney Taylor
2,419 Veronica Coval	1,834 Katy Rivera	1,408 Elmar Salas Velasco	1,036 Athea Buchanan	682 Jillian Heaney	513 Marismely Wilhelm
2,417 Benci Lavorini	1,826 Connor O'Donnell	1,400 Sherrie McCarty	1,029 James Sherwood	680 Ryan Slone	510 Marvin Fernandez
2,391 Jacob Krakora	1,819 Andrew Bogeas	1,397 Chad McLaughlin	1,022 Jennifer Spalding	678 April Baxter	502 Paul Read
2,374 Chad Boskat	1,817 Mark Diskin	1,389 Shahriar Mohammadi	987 Shane Valentine	676 Arnessa Beamon	501 Victoria Varney
2,361 Fouad Gerges	1,812 Matthew McDowell	1,382 Roxie Soto	983 Steve Svendsen	672 Cyan Kissinger	
2,347 Michelle Olivo	1,774 Tyler Parker	1,381 Morgan Tranquist	973 Jeffery May	660 Iv Menache	
2,346 Andrea Caridad Perez	1,771 Kelechi Anele	1,381 Morgan Tranquist	969 Genna DeMetsenaere	660 Clayton Tubbs	
2,264 Phoebe He	1,766 Zachery McHattie	1,368 Zachery McHattie	969 Kurt Evans	654 Nadia Bailey-Robinson	
2,254 Michael Gerstein	1,761 Sabrina Smith	1,366 Alexis Naranjo	963 Dwayne Gomez	651 Breann Hoenig	
2,176 Alexandra Jaeger	1,741 Laila Abadi	1,358 Anthony Chinaglia	955 Rossana Carruyo	642 Iffrah Tahir	
2,169 Jean M Joseph	1,729 Peter Barany	1,355 Daniel Foore	955 Ryan Hall	636 Ebou Jatta	
2,153 Darez Meriwether	1,727 Elvis Cartaya	1,347 Alex Grushko	939 Derya Ekren	633 Michael Wright	
2,140 Leonardo Alsina	1,727 Rosa Teixeira	1,344 Tyler Ortiz	921 Jesse Weaver	625 Nicole Preston	
2,137 Bradley Christiansen	1,727 Kasali Kotun	1,342 Katharine Thorne	908 Matthew Hunsberger	621 Rachael Glamp	
2,093 Rana Shirer	1,725 Anthony Marsella	1,342 Joshua Goodman	902 Alexis Webb	619 Sean Maxfield	
2,088 Kimbria Bracey	1,702 Vivian Trinh	1,337 Dina Boghdady	900 Aaron Parks	615 Ruben Terrero	
2,087 Jesus Parra	1,682 Aaron Patt	1,330 Tiffany Bertao	899 Taj Tumber	611 Tyler Church	
2,086 Razan Zarba	1,672 David C Williams	1,325 Jonathan Giaco	896 Lawrence Smith	606 Chris McElmoyl	
2,063 Danny Souri	1,670 Amanda Ashley	1,320 Paul Torman	893 Jose Anderson	606 Richard Whyte	
2,063 Steven Dell	1,654 Tabitha McDermid	1,291 Paula Thompson	890 Asa Rowe	605 Cedar Hansen	
2,047 Colin Ghee	1,642 Christina Shanno	1,287 Michael Nichols	887 Nicole Wright	602 Lambert McElrath	
2,034 Adam Schaefer	Baldwin	1,286 Cristina Fox	881 Rebecca Patterson	601 Samisoni Koloa	
2,027 Erin Allen	1,640 Shantayia Williams	1,276 Raiq Hussain	874 Ashley Mysza	599 Henry Jacobs	
2,023 Ashley Johnston	1,634 Juan Leonardo	1,254 Samuel Artzis	862 Michele Faul	596 Candace Williams	
2,022 Marcus Moody	1,610 Melinda Skinner	1,241 Cody Gardner	860 Lauren Smalley	586 Roberto Oleta	
2,018 Johnny Fuller	1,606 Nakita Fortin	1,239 Joshua Bacchus	855 Krystal Walters	Martinez	
2,011 Trevor Albritton	1,597 Caren Deanda	1,195 Michelle Gould	841 Michael Castro		
2,009 Laura Graham	1,595 Mason Sanchez	1,194 Tyler Teague			
1,994 Jhanna Valerio Vivas	1,595 Stephanie Harris	1,193 Kevin Butchino			

1



MARIO HAJRO
\$197,634
AO

2



DAVID CARPENTER
\$125,186
Dustin Venekamp

3








ROBERT JANOV
\$89,075
Sabrina Lloyd





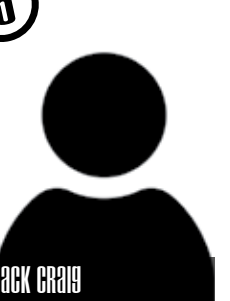
OCTOBER BONUS LEADERS | PAYOUT: \$1,539,850 | QUALIFIERS: 172

\$ 197,634 Mario Hajro	\$ 13,349 Astrid Castrillon	\$ 7,029 Raymond Risucci	\$ 4,370 Joseph Rotolo	\$ 2,267 Marissa Neff	\$ 1,294 Daryl Graham
125,186 David Carpenter	13,329 Sokol Fazliu	6,986 Taurean Flournoy	4,338 Amr Shater	2,244 Blake Higuchi	1,260 Michael McKiernan
89,075 Robert Janev	12,721 Matthew Diulus	6,979 Chris McFoy	4,300 Zach Otto	1,987 Matthew Conrad	1,222 Michael Battaglio
51,908 Corey Helly	12,158 Tony Geer	6,625 Alexis Naranjo	4,245 Darrin Roberts	1,985 Alexandra Graham	1,208 Samuel Artzis
45,211 Mark Neilson	12,059 Brent Bowling	6,579 Britton Costa	4,154 Pedro Lemos	1,879 Ronald Rivera	1,115 Christopher Botelho
44,128 Bobby Gujral	11,463 Andrew Bishop	6,578 Derek Foore	4,081 Ryan Wilson	1,843 Yussuf El-Zein	1,043 DeShawn Moore
43,374 Joshua Olin	10,725 Randall Cook	6,505 Jenny Kim	3,898 Aaron Parks	1,842 Aaron Parks	993 Genna DeMetsenaere
40,526 Tahir Quintero	10,169 Joseph Tomanovich	6,466 Tyler Boulden	3,735 Magda Figueiredo	1,831 Derrick Mason	987 Jason Bratin
Bontilla	10,053 Brandon Baker	6,388 Gabriela Sime	3,671 Bobby Park	1,820 Jessica Santamarina	958 Jesse Fullmer
39,916 Justin Adams	9,969 Ashley Clarke	6,098 Alberto Alcalá	3,365 David Rigney	1,810 Joshua Goodman	932 Raul Rojas
29,175 Brody Maughan-Evanson	9,943 Scott Wheeler	6,055 Peter Kwiatkowski	3,349 Samantha Ralston	1,762 Brendan Suranyi	884 Darrell Asbell
28,383 Reynolds Akuamo	9,168 Paul Kelly	5,997 Romal Omid	3,310 Mark Bernsdorff	1,747 Aaron Friedlander	801 Blake Tomblin
27,997 Darcy Schrieber	9,072 Adam Kidikas	5,890 Ashley Wenning	3,307 Cody Gardner	1,745 Mavrick Fredericks	745 Matthew Bogle
22,244 Paul Smith	9,011 John Santosuosso	5,845 Casey Kunash	3,261 Brandon Summerton	1,744 Justin Hermann	720 Phillip Waisman
22,055 Mike Paragiou	8,865 Bobby Hamilton	5,793 Patrick Knouse	3,203 Luay Ghawi	1,731 Omar Billy	635 Elias Boles
19,938 Melinda-Rae Lyse	8,702 Bruce Viaje	5,600 Mark Lahijani	3,153 Johnny Ly	1,713 Richard Whyte	621 Erin Allen
17,981 Michael Russin	8,409 James Sodan	5,579 Jesse Rennich	3,128 Andrew Chambers	1,656 Brandon Minor	608 Brenda Fox
17,836 Gregory Rudolph	8,189 Clayton Slaughter	5,406 Tim McAdams	3,090 Jacob Russell	1,631 Patrick Donovan	559 Darez Meriwether
17,671 Meaghan Krecsko	8,144 Robert Jackson	5,198 Kingsley Ibeh	3,010 Ryan Hall	1,554 Peter Gabranski	542 Ryan Witham
17,302 Kimberly Hamilton	8,051 Andy Batten	5,167 Jeffrey A Smith	2,998 William Parmeter	1,552 Veronica Coval	525 Michael Cirelli
17,175 Eric Thompson	7,764 Michael Russo	5,145 Tyler Worstell	2,887 Stephen Jeung	1,549 Daniel Umbertone	506 Mariam Shahid
16,598 Jessica Chang	7,754 Ryan Stenglein	5,078 Clint Perry	2,855 Sergio Carta	1,484 Ryan Fickert	
15,809 Christopher Hintz	7,668 Chase Miller	5,000 Matthew Turnquist	2,854 Carlo Buhay	1,478 Kelly Ekker	
15,704 Walter Icaza	7,583 Joshua Jackson	4,857 Michael Gerstein	2,769 Kaitlyn Brandt	1,456 Tiffany Babin-Washington	
13,853 Sara Vaz	7,487 Justin Sutton	4,774 Doron Freud	2,720 Travis Vaughn	1,426 Michael Burningham	
	7,276 Daniel G Johnson	4,566 Jeffrey Espinal	2,629 Angel Contreras		

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS

1  BLEDAR BANE \$21,650 Dustin Venekamp	2  LUIS BARBARESCO GARCIA \$17,719 Richardson Latino Division	3  EDGAR VELASQUEZ ROMERO \$17,613 Richardson Latino Division	4  BRANDY LLEWELLYN \$10,263 Dustin Venekamp	5  JOSSIE HOLLAND \$9,966 Dustin Venekamp
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1  SAMI MOGANNAM \$4,676 Andrew McQuade	2  DENISE LEY \$3,333 S-S-Parks-Salvaggi	3  NICHOLAS GASPARRO \$3,175 Sabrina Lloyd	4  JAMES C CARTER \$2,521 S-S-Parks-Salvaggi	5  JACK CRAIG \$1,790 Albert Serur
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OCTOBER BONUS LEADERS

PAYOUT: \$563,446

QUALIFIERS: 645

OCTOBER BONUS LEADERS

PAYOUT: \$59,371

QUALIFIERS: 138

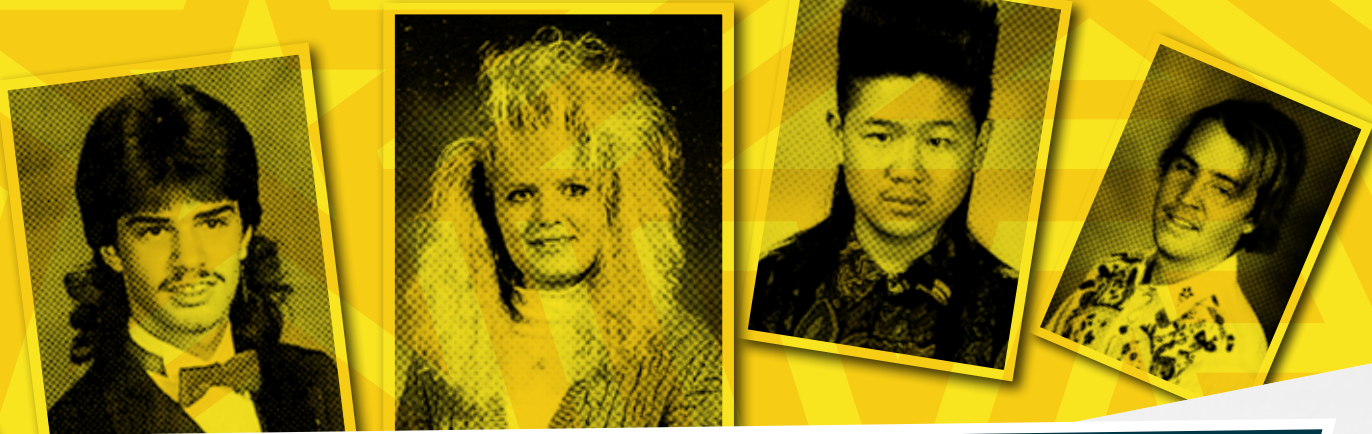
\$ 21,650 Bledar Bane	\$ 2,556 Ronald Rodriguez Garcia	\$ 1,501 Willie Hobbs	\$ 1,025 Alexandra Jaeger	\$ 781 Adrian Atencio	\$ 602 De'Carleon Townsend
17,719 Luis Barbaresco Garcia	2,548 Minh Phung	1,486 Luis Osorio Bello	1,019 Enri Sako	779 Amanda Urdaneta	599 Shanna Eller
17,613 Edgar Velasquez Romero	2,472 Erin King	1,474 Moshanic Freeman	1,013 Xiomara Torres	774 Matthew McDermott	597 Jonathon Carothers
10,263 Brandy Llewellyn	2,449 Margarita Hickman	1,448 Jihad Ottallah	1,010 Matthew Sturgis	770 Michael Santos	596 Edon Nevzadi
9,966 Jessie Holland	2,435 McKenzie Cantrell	1,448 Jihad Ottallah	1,006 Ryan Jarvie	766 Sylwia Faucher	595 Giorgi Gogidze
9,689 Carlos Frias Caraballo	2,433 Yrmaly Lopez	1,435 Michele Stewart	992 Marviele Sanchez	765 Rodney Taylor	585 Shane Valentine
8,394 Jose Aranguren	2,414 Zakiya Jones	1,423 Kathleen Mezik	987 Jusem Hajali	764 Ileana Tineo	585 Sharissa Andreas
8,178 Gianni Toma	2,399 Alyssa Buchite	1,410 Arianna Hobson	980 Valentina Carmona	763 Kevin Gillum	583 Brandon Hamilton
7,467 Eric Caballero	2,296 Jasmine Kojouri	1,409 Joseph Hogue	977 Erica Buchanan	760 Kaia Pirazzini	582 Jamie Beuschel
6,865 Snoor Qaradaghi	2,276 Stephen Lanier	1,396 Fatima Jaguros	969 Glorieth Liscano	755 Sabrina Agostini	575 Temesghen Starr
6,643 Johan Tabares Gordillo	2,263 Jonathan Ballard	1,368 Angellese Camacho	968 Elijah Nobles	753 Evelyn Leon-Perez	574 Luis Sanchez Alvarez
6,082 Marcos Villalobos Morales	2,252 Amanda Dougherty	1,367 Michael Wilson	964 Zakaria Elgahmi	748 Genesis Rosario	571 Ivonne Leon
5,838 Nesmar Vielma	2,228 Al-Shakise Anderson	1,365 Tyler Parker	961 Roque De Jesus	748 Jake Taylor	571 Jon Linker
5,697 Joseph Crivelli	2,224 Jonathan Collins	1,358 Mark Gray	960 Acosta Gonzalez	742 Chad Storozuk	562 Chase Snider
5,634 Danyely Ramirez Godoy	2,203 Humberto Vivas Soto	1,347 Charles Powers	960 Joshua Hosenbold	731 Aldalyne Aldana Bello	561 Kristi Mills
4,811 Sean Taylor	2,168 Salaur Khorrami	1,336 Angela Canfield	953 Evan Epstein	729 Kurt-James MacMillan	560 Sandra Winstead
4,705 Anthony Williams	2,105 Estephanie Montecillo	1,335 Brittmarie Yarian	944 Alexandria Greer	725 Daniella Torres	557 Mickey Adkins
4,475 Klaudio Merizaj	2,054 Jhon Escauriza Contreras	1,332 Patricia Garcia De Mejia	936 Katrina Foley	721 Phillip Peavey	549 Damon Shere
4,168 Indira Frias Pacheco	2,033 Faith Jones	1,321 Marc Dorceus	928 Danial Arif	717 Kyle Mulzer	548 Amanda Ashley
4,024 Adam Kassaris	2,020 Cory Moncol	1,320 Richard Sidoti	912 Nancy Djendji	716 Chris Lewis	535 Kauatoa Makaui
4,015 Michael Hutchinson	2,013 Rebecca Patterson	1,312 Akinyemi Akinseye	911 Sonia Tyner	715 Gunnar Jorstad	535 Meagan Pack
4,005 Tiffany Bertao	1,980 Dulce Paz	1,277 Andrea Caridad Perez	909 Lambert McElrath	714 Jesse Weaver	535 Jeffrey Negron
3,669 Kristi Basha	1,967 Francesca Scala	1,226 Vanessa Mendoza Pena	901 Sandra Armentariz	711 Bryan Brasil	534 Malik Davis
3,608 Ebony Ortiz	1,933 Veronica Britos	1,211 Belinda Polite	901 Derek Ray	706 Christian Cox	534 Velvet De Sousa
3,478 Gabriel Rocha	1,930 Kristel Paredes Garcia	1,210 Matthew Melhorn	900 Ireland Sirni	703 Jordan Ballard	530 Havis Alvarado
3,477 Steven Baum	1,914 Haeli Morris	1,196 James Romero	899 Samantha Schroeder	701 Kevin Valentin Ross	529 Justin Sherman
3,464 Casey Combs	1,899 Miguel Marquina	1,188 Maurice Brown	896 Marvin Gonzalez	699 Todd Landow	529 Diana Navarro
3,434 Amindel Reyes	1,896 Christopher Yuan	1,185 Kimbria Bracey	893 Carlos Camacho Medina	695 Selale Booher	529 Heriberto Chavez
3,429 Valentina Fernandez Alvarez	1,880 Mario Borino	1,175 Suzanne Moroney	888 Kalie Mendrek	678 Michelle Scalisi	529 Herlin Celicourt
3,413 Christina Salvatore	1,879 David Jonas	1,174 Shawn Feistamel	866 Kayla Whip	677 Heryka Zapata	527 Andres Cano
3,387 Katie Stahulak	1,813 Cristian Yanez Ojeda	1,172 Danny Souri	850 Joshua Nottle	674 Jonathan Lu	523 Sharon Wright
3,241 Holli Allien	1,802 Peter Ko	1,156 Vanessa Rodriguez	847 Maria Folino	669 Brent Henderson	522 Robert Joseph
3,003 Mario Chavez	1,789 Valentina Nguyen	1,155 Aliexka Pineda	847 Aaron Patt	667 Christopher Burkholder	520 Elhan Nevzadi
2,856 Gabriela Perez	1,746 Tyler Lefebvre	1,137 Anthony Dell'anno	846 Christian Margarum	664 Sean Henry	519 Tanner Midlick
2,850 Steven Counts	1,701 Luke Reiter	1,123 Jeffery Oloyo	842 Tevin Overton	662 Molly Remhof	518 Jessica Daniels
2,847 Matthew Kerfoot	1,666 Jacob Reiter	1,123 Ana Lozada	819 Raveen Franklyn	655 Mary Munsey	516 Miguel Macias
2,833 Brinsley Maughan-Evanson	1,649 Ana Lozada	1,119 Courtney Dunlap	811 Ervin Metaj	654 Enoch Baiden-Nimene	513 Jill Lytle
2,667 Drew Johnson	1,643 Kelechi Anele	1,115 Mackenzie Burchett	810 Harinderjit Sidhu	642 Richard Tabanji	512 Keith Holmes
2,656 Dameyan Chambers	1,640 Lynn Svoboda	1,110 Lisarenee Hahnlen	808 Maria Bellio Huerta	641 Leonardo Alsina	510 Amber Wade
2,598 Ronald Tungol	1,619 Adrian Bendo	1,098 Nicklaus Boker	803 Anna-Louise Rescigno	635 Jordan Stelzer	509 Alejandra Larez Morales
2,587 Michael Maloney	1,608 Timothy Rose	1,077 Daytona Hernandez	801 Jermaine Moye	631 Marivin Barboza	507 Tyler Stewart
	1,603 Ricky Gandhi	1,066 Yxel Yanes Yradi	800 Janna Alvarado	623 Oliany Matos Abella	503 Chad McLaughlin
	1,573 Delvin Lanier	1,052 Sommer Waskiewicz	797 Xavier Evans	613 Paige Zuzick	501 Jose Tigrera Perozo
	1,559 Agnieszka Kuspier	1,048 Tyler Hart	795 Abigail Burke	605 Tecole Smith	
	1,535 Jillian Getz	1,039 Jacqueline Higareda	785 Michael Geyer		
	1,526 Miguel Diego Esquivel	1,032 Bryce Engstrom	785 LaQuanda Calhoun		
	1,513 Joseph Pizzoferrato	1,026 Fabian Wilson	783 Gerardo Garza Jr		

\$ 4,676 Sami Mogannam	\$ 1,534 Zenon Zorij	\$ 952 Alvin Hagens	\$ 749 Bradley Weigand	\$ 678 Dawn Lovejoy
3,333 Denise Ley	1,309 Orby Kelley	922 Laurekins Pardovani	747 Dason Phaul	634 Ronald Rivera
3,175 Nicholas Gasparro	1,178 Diane Carrion	859 Anna Senra	739 Nabil Spahi	597 Regina Koonce
2,521 James C Carter	1,134 Michael McClintock	855 Pamela Drury	724 Jenny Alvarez	
1,790 Jack Craig	1,106 Valerie Ross	821 Agatha Safford	717 Benjamin Newhouse	
1,703 Dawid Liniewski	1,066 Isabella Celli	798 Loraine Patterson	679 Tina Saenz	
1,570 Miguel Hernandez	970 Sharon Manning	773 Faith Jones	678 Mitchell Look	

5 BONUS TOTAL: \$8,661,930

WORLD'S GREATEST \$3,778,899	LEADERSHIP \$2,720,364	RGAL LEADERSHIP \$1,539,850	SA/GA TRAINING \$563,446	REINSTATEMENT \$59,371
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level



Is your *Spotlight* photo a tad **OUT OF DATE?**

Are you forever frozen in the past? Update your file photo, dudes and dudettes!

Don't:

- WEAR HATS, SHADES, OVERCOATS
- MAKE HAND GESTURES
- CHOP YOUR HEAD OFF
- CROP YOURSELF OUT OF GROUP PHOTOS
- WEAR STRAPLESS TOPS
- SUBMIT PIXELATED OR BLURRY PHOTOS
- TAKE PHOTOS IN LOW LIGHT AREAS (LIKE YOUR CAR OR A RESTAURANT)
- STAND IN FRONT OF A WINDOW OR OTHER SOURCE OF LIGHT
- EDIT THE PHOTO IN ANY WAY PRIOR TO SENDING (TRUST US — WE GOT THIS!)
- ADD PHOTO FILTERS

Do:

- WEAR PROFESSIONAL ATTIRE (DRESS SHIRT AND TIE MINIMUM FOR MEN)
- STAND IN FRONT OF A WALL OR NEUTRAL BACKGROUND
- HAVE SOMEONE ELSE TAKE THE PHOTO RATHER THAN A SELFIE
- SHOOT IN NATURAL LIGHTING
- BE IN A WELL-LIT AREA WITH THE LIGHT BEHIND THE PHOTOGRAPHER
- BE SURE YOUR CAMERA IS SET TO THE HIGHEST QUALITY/LARGEST IMAGE SIZE
- SMILE!



Don't be a throwback — keep your headshot current!



To submit a new headshot, email your photo to lcry@ailife.com.
Note: If you recently had a professional photo taken at Leadership Academy or other company meeting and you want us to use that, let us know which meeting and we'll hook you up!

FOUNDERS CLUB

October Qualifiers—
Outstanding Producers & PR Representatives:



Daniel Paravisini

AO
2 Qualifications
\$369,708 Net ALP
91.9 RET



Oleg Novitchii

S-S-Parks-Salvaggi
9 Qualifications
\$243,856 Net ALP
85.6 RET



Josh Spence

AO
1 Qualification
\$179,855 Net ALP
80.6 RET



Michael van Delft

Satti-Kanaan
24 Qualifications
\$134,264 Net ALP
90.0 RET



Jonathan Rindt

Simon Arias
2 Qualifications
\$111,714 Net ALP
85.1 RET



Epifania Segovia Barreto

Jesus Romero
1 Qualification
\$109,934 Net ALP
100.0 RET



Joseph Sarasin

S-S-Bendure-Hartwig
11 Qualifications
\$109,355 Net ALP
81.5 RET



Maria M Ramirez

Hart-Lewicki
1 Qualification
\$85,109 Net ALP
82.5 RET



Melinda Skinner

Weatherspoon-Harris
1 Qualification
\$81,210 Net ALP
87.7 RET



Mariana Morales

Sabrina Lloyd
1 Qualification
\$77,135 Net ALP
85.4 RET



Mike Reed

AO
7 Qualifications
\$72,090 Net ALP
95.7 RET



Bruce Tan

AO
12 Qualifications
\$70,380 Net ALP
85.3 RET



Connor Meakins

Satti-Kanaan
1 Qualification
\$69,302 Net ALP
100.0 RET



Romal Omid

Mathew Hart
2 Qualifications
\$65,550 Net ALP
83.3 RET



Douglas Clarke

Brian Schreiter
7 Qualifications
\$62,391 Net ALP
84.3 RET



Ryan Clawson

S-S-Parks-Salvaggi
1 Qualification
\$61,031 Net ALP
84.3 RET



Michael Battaglio

Evan Holzhauer
5 Qualifications
\$58,584 Net ALP
81.8 RET



John Lamere

AO
1 Qualification
\$58,393 Net ALP
79.4 RET

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

\$4M



MAX QUASEM

The first agent in history to cross the \$4,000,000 Net ALP mark!

Cohen-Velasquez
Contracted 7/23/03
Qualified 10/31/21
\$4,014,277 Net ALP



Trevor Bailey
Satti-Kanaan
Contracted 10/18/16
Qualified 10/31/21
\$1,078,796 Net ALP

HAVE YOU THOUGHT ABOUT YOUR LEGACY LATELY?



DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Stephanie Kell
Stephanie had 37.26% growth over October 2020.

VP of the Month



Renee Jeffries
Renee had 4.35% growth over October 2020.

PR Director of the Month



Jacqueline Lowe
Jacqueline met 109.80% of Objective during October 2021.



David Zophin
President
American Income Life & National Income Life Divisions

Ancient civilizations often regarded lightning as something that came from the gods. To the ancient Germanic people, lightning and thunder came from Thor; to the ancient Greeks, a lightning bolt was a weapon of Zeus. Today, we know that lightning comes from the building of electricity from friction between air and water in clouds, resulting in a strike. No matter how you look at it, lightning is an impressive event to behold, so when someone compares your work to a lightning strike, you know you're doing something right. And when you've made lightning strike twice, you've started a pretty incredible pattern. It's that pattern of repeated success that I want you to use as the foundation of your

career... because when you make success a habit, a good career turns into something bigger. Recurring success builds your legacy. I want you to take a moment and think about your legacy. Think about the lives you've impacted by protecting families. Think about the difference you've made by introducing recruits to AIL-NILICO and training them for a long-lasting, worthwhile career. Think about all the positive influence you've had on others by doing quality work, and know that as you continue on this upward path, you are building your own legacy. So if leaving a lasting, impactful legacy is important to you, there are a few key tips to keep in mind. First, always continue to study your craft. Even if you think you've developed a master skillset, there's always something more to learn. A great way to start is by observing your most successful peers, supervisors, and your SGA. Make note of how they operate and then make your own consistent improvement a lifelong mission. Other people will notice your journey of hard work and dedication and be inspired to set out on their own.

Second, when it comes to recruiting, training, and mentoring, make sure you take training new agents very seriously. Opportunity Unlimited is something that can be shared with anyone who is looking to lift themselves up toward something better, and once you've shared that opportunity, it's your responsibility to follow through and foster their growth and advancement. It's so important to put your people in a position for success. Make sure they are well-equipped to meet all of their career expectations, then encourage them to surpass those expectations and really soar. Remind them that development is a never-ending process, and instill in them a lifelong desire for progress. The past two years have seen plenty of success for this Company, and they have laid the foundation for a great legacy for all of us. But remember that a legacy is something that builds over time. It's something that develops and grows only after you make a meaningful impact on more and more people, and it doesn't end with your second lightning strike. So make sure you're continuing to build your legacy, every day, making a difference each step of the way. Make sure you keep the lightning flashing. ⚡



AllLife.com
1200 Wooded Acres Drive
Waco, TX 76710

AIL/NILICO CONVENTION

2022

CAESARS PALACE • LAS VEGAS
MAY 4-7, 2022

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